CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 391, Pallas Ring 10

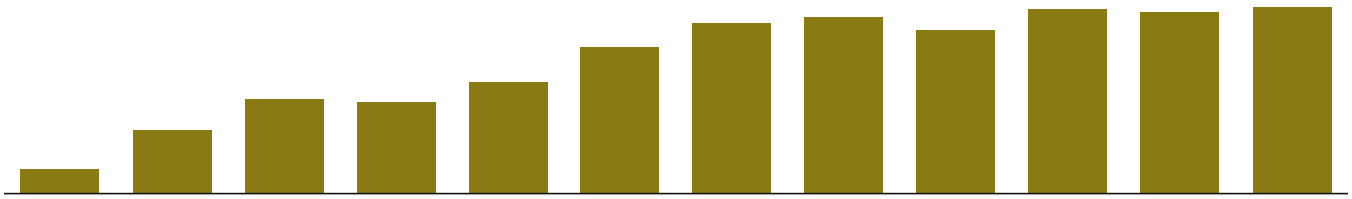
Account 8564-8564-3261
Period 1–31 January 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
53,671,798 s	**+596,465 s**	**-145,735 s**	**54,122,528 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	Transfer to own account: Callisto	-143,335	53,528,463
	A Chrono-Forex option was bought at Hall E and allowed to lapse, at a cost of 0.30 seconds. The option did nothing, which is what it was for, and the Bank is pleased that you know it. Ref. CIBT-2953-3CE9-5		
23 Jan	Payroll credit: the Ceres Ring Assay Office	+381,778	53,910,241
	The handling fee on the wages from the Ceres Ring Assay Office is 0.30 seconds, the same as on every other payment this year. The desk has never raised it, and no one there can say who set it. Ref. CIBT-2953-A64C-9		
26 Jan	Slippage fee (Callisto, 4 transfers)	-2,400	53,907,841
	Every transfer you send carries a note asking whether it arrived, and the relay answers each one before you have finished writing it. You have never read the answer, only the time on it. Ref. CIBT-2953-BFF9-4		
31 Jan	Interest at 4.80% APY	+214,687	54,122,528
	The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-2953-95ED-8		

Closing balance, month by month

Highest 54,122,528 s · lowest 41,160,716 s



February 2952 January 2953

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 8564-3261 2953-01