CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 188, Pallas Ring 10

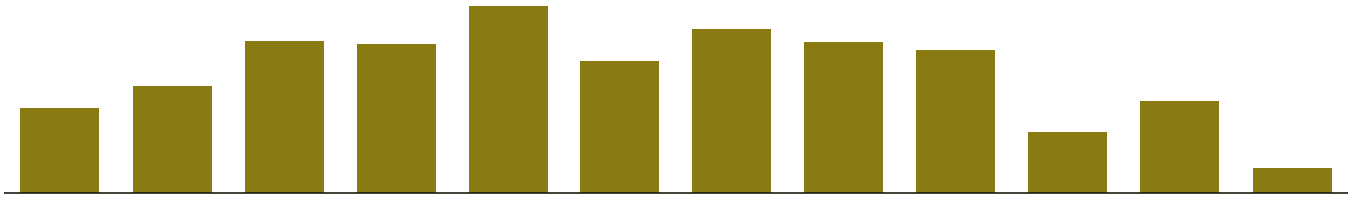
Account 8564-8564-3261
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,577,307 s	**+524,087 s**	**-2,643,960 s**	**33,457,434 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Slippage fee (Ganymede, 3 transfers)	-1,800	35,575,507
	The 3 crossings were charged at the quarter's posted rate, which the Bank sets in advance, and which came to 0.30 seconds more than the rate for the day. The difference is shown, not returned, since the posted rate is the one the Bank uses. Ref. CIBT-2976-D835-4		
10 Jan	Payroll credit: the Ceres Ring Assay Office	+381,778	35,957,285
	The wage was converted from cycles at the posted rate, and the conversion was rounded to the nearest whole second, in the Bank's favour by 0.969 of a second. The Bank has decided not to claim it, as it is too small to be worth the paperwork. Ref. CIBT-2976-0A36-4		
20 Jan	Transfer to own account: Ganymede	-2,642,160	33,315,125
	Your shift allowance, paid in cycles, was converted at the posted rate. The employer's own rate was one second higher, and the difference is for the employer to settle. Ref. CIBT-2976-3C2C-1		
31 Jan	Interest at 4.80% APY	+142,309	33,457,434
	The interest falls due each month on the same afternoon, and you come down to the window to see whether it has been paid. It always has. The Teller now says "still" when she sees you, and you take it as a greeting. Ref. CIBT-2976-A37E-6		

Closing balance, month by month

Highest 38,604,218 s · lowest 33,457,434 s



February 2975 January 2976

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 2976-01