CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Xan Oyelaran
Unit 29, Pallas Ring 10

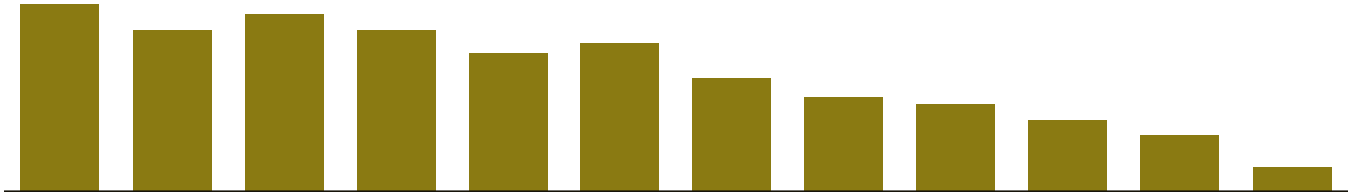
Account 8564-8564-3360
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
197,965,463 s	**+1,813,099 s**	**-10,399,280 s**	**189,379,282 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Slippage fee (L4 Habitat, 4 transfers)	-3,600	197,961,863
	You time each crossing on your own watch and write to the relay with the gap. The relay has never once been wrong about its own clock, and has come to accept your figures as a courtesy to itself. Ref. CIBT-3000-907A-0		
17 Jan	Payroll credit: the Lagrange Four Commissary	+1,186,209	199,148,072
	The employer's office at L4 Habitat sent this month's wages with a note asking the Bank to confirm that the figure includes its own holiday. It does. The Lagrange Four Commissary has paid that holiday every year since before the holiday was agreed, which the Bank counts in the employer's favour. Ref. CIBT-3000-9568-5		
22 Jan	Transfer to own account: L4 Habitat	-10,395,680	188,752,392
	Each quarter you ask the Hall E officer for the sundry ledger and read it standing at the counter, then sign it without comment. The officer takes the silence as approval, which it is. Ref. CIBT-3000-E212-3		
31 Jan	Interest at 3.80% APY	+626,890	189,379,282
	The charge for the interest statement was struck, and the sum it would have cost has been added to the balance, where it earns at the posted rate for the rest of the year. Ref. CIBT-3000-7DC6-9		

Closing balance, month by month

Highest 233,497,078 s · lowest 189,379,282 s



February 2999 January 3000

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 8564-3360 3000-01