CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Ama Ashgrove
Unit 291, Pallas Ring 10

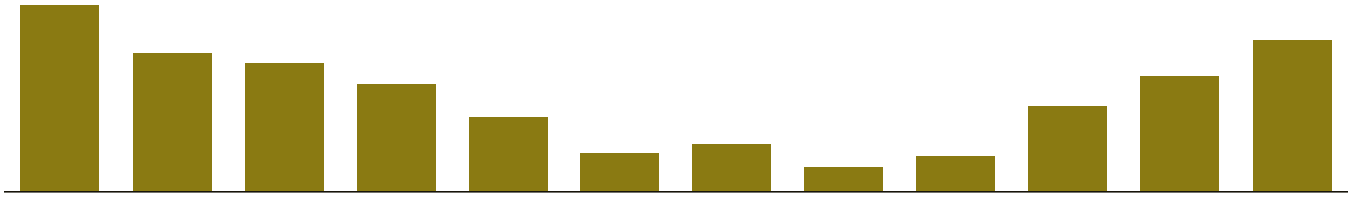
Account 8564-9409-8564
Period 1–30 November 2944
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,105,083 s	**+559,775 s**	**-21,177 s**	**13,643,681 s**

Date	Description	Amount (s)	Balance (s)
11 Nov	Slippage fee (Callisto, 8 transfers)	-2,400	13,102,683
	Crossings to the Moon and to Mars are split between two relays, each taking a share of the seconds. Each transfer is therefore charged twice in small amounts, and the statement adds them into one figure out of kindness. Ref. CIBT-2944-A58E-4		
15 Nov	Deposit: Hall E	+507,355	13,610,038
	You deposit on the first Tuesday after a sum falls due, and you always leave one cycle in the account so that the slip is never empty. The Bank has come to regard that cycle as yours and has not asked you to take it out. Ref. CIBT-2944-B426-3		
28 Nov	Turbulence Cover	-18,777	13,591,261
	The premium printed last time counted the Callisto crossing twice, once under the carrier's old route number and once under its new one. The second count has been taken off, and the figure above is the one owed. Ref. CIBT-2944-415F-5		
30 Nov	Interest at 4.80% APY	+52,420	13,643,681
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 30th, and the statement shows it earning from that day and no other. Ref. CIBT-2944-4327-9		

Closing balance, month by month

Highest 14,171,468 s · lowest 11,738,415 s



December 2943 November 2944

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 9409-8564 2944-11