CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Juno Galloway
Unit 13, Pallas Ring 10

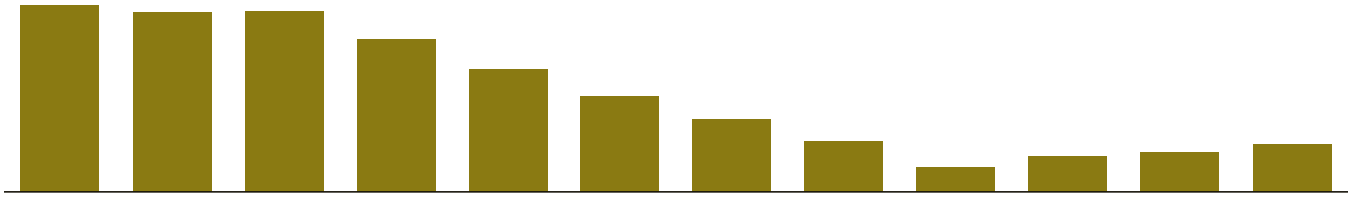
Account 8564-9918-5259
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,262,479,950 s	+41,832,694 s	-3,616,725 s	1,300,695,919 s

Date	Description	Amount (s)	Balance (s)
06 Jan	Slippage fee (Lagos Sector, 5 transfers)	-4,500	1,262,475,450
	The standing transfer to 8564-2292-4089 crosses at the same hour each fortnight and pays the same fee each time, 0.30 s. The Bank has worked out the year's total and sent it to you in advance, and you have filed it without comment. Ref. CIBT-3003-B5C8-0		
07 Jan	Deposit: Hall E	+36,887,981	1,299,363,431
	The Teller asks whether you would like a receipt for the 51 minutes you spent at the window. The Bank has priced them at nothing, which is a figure the Teller chose herself. Ref. CIBT-3003-9AE0-7		
09 Jan	Transfer to joint account	-3,353,025	1,296,010,406
	You read the figure aloud at the counter, once at speaking pace and once more slowly, as if the first reading might have been a mishearing. The officer has learned to wait for the second before writing anything down. Ref. CIBT-3003-6A11-5		
13 Jan	ATM withdrawal: Lagos Sector	-259,200	1,295,751,206
	Audit query on this line: 259,200 is entered in seconds and the receipt shows it in days. Both agree once converted at the published rate, which the auditors checked by hand and found correct. Ref. CIBT-3003-65DF-3		
31 Jan	Interest at 4.70% APY	+4,944,713	1,300,695,919
	You withdraw the interest the moment it posts and put the same sum back by the next morning. The Bank records this and does not discourage it. This month the sum went back in at Lagos Sector, a branch you had not used before. Ref. CIBT-3003-AEF1-1		

Closing balance, month by month

Highest 1,939,109,883 s · lowest 1,193,840,903 s



February 3002 January 3003

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 9918-5259 3003-01