CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 134, Pallas Ring 10

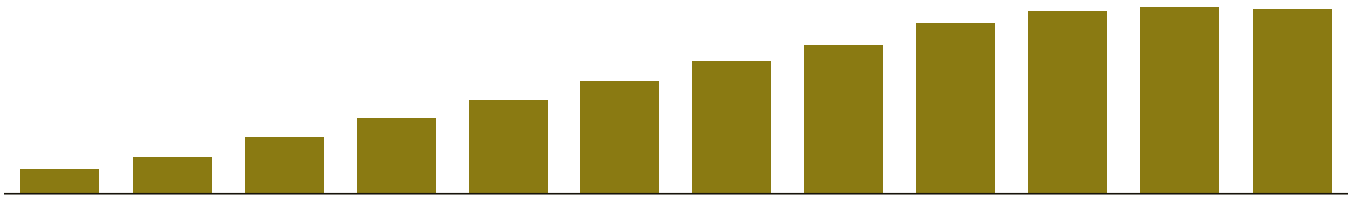
Account 8564-1344-9708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
66,043,664 s	**+264,174 s**	**-992,649 s**	**65,315,189 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	ATM withdrawal: Luna	-172,800	65,870,864
	The receipt goes back to the branch unsigned, in the same envelope each month, and the branch files it unopened, since the receipt has never changed. Ref. CIBT-3012-A4F0-3		
11 Jan	Slippage fee (Luna, 5 transfers)	-3,000	65,867,864
	You have never paid a slippage fee in a round number of seconds. The Bank suspects you of arranging it, and it has not yet been able to prove the arrangement, which is kept in the Settlement Reserve with the rest. Ref. CIBT-3012-25AE-5		
15 Jan	ATM withdrawal: Luna	-259,200	65,608,664
	The machine at Luna recorded this withdrawal under the card's previous holder's account number. The record has been corrected, and both versions are kept in the audit trail. Ref. CIBT-3012-1E99-0		
20 Jan	Transfer to own account: Luna	-298,449	65,310,215
	A sundry item of 5 seconds has been carried in the suspense account since 3010, with no holder's name against it. It is not your item, and you are asked to leave it alone, which you have. Ref. CIBT-3012-010C-0		
27 Jan	Memory Vault: box 46-480, quarter	-259,200	65,051,015
	The notice of rent for box 46-480 was posted 31 days late, because the Vault's post for the quarter had been sent by way of the Ceres sub-level, which delivers letters in the order the rocks arrive. The notice has been sent again, and the rent still falls due on the usual day. Ref. CIBT-3012-670E-4		
31 Jan	Interest at 4.80% APY	+264,174	65,315,189
	You have not withdrawn your interest in any year since 3010, and it has been credited to your balance at the close of every Pallas Ring 10 day. It now exceeds the principal you first deposited, which you have asked us to confirm for the file. Ref. CIBT-3012-9F58-4		

Closing balance, month by month

Highest 66,043,664 s · lowest 17,268,738 s



February 3011 January 3012

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 1344-9708 3012-01