CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 104, Pallas Ring 10

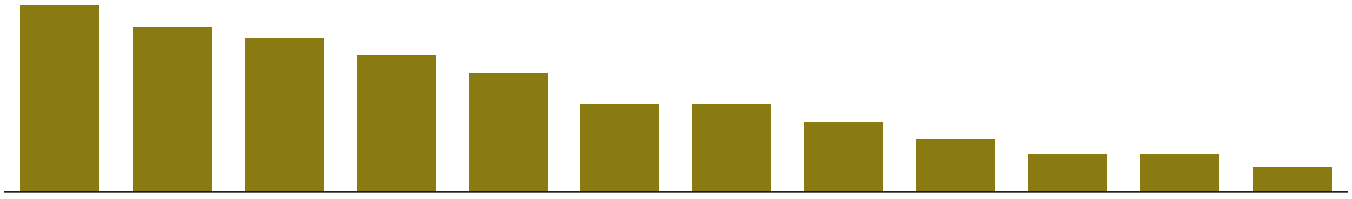
Account 8564-1525-0708
Period 1–31 January 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
54,135,018 s	**+596,689 s**	**-2,728,750 s**	**52,002,957 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: São Paulo Sector	-259,200	53,875,818
	Correction explained: the receipt for your 3 Standard days withdrawal at São Paulo Sector gave the time as the machine's own clock, which was 58 seconds fast. The withdrawal is recorded at the branch clock, which is the one that counts for statements. Ref. CIBT-2997-1CD9-0		
08 Jan	Payroll credit: Harbourfront Shipping	+434,284	54,310,102
	No handling fee applies to wages converted before they arrive. Harbourfront Shipping converts its own pay at the posted rate, and the only charge on the credit is the one the office chose to make, which was none. Ref. CIBT-2997-BF16-8		
11 Jan	Transfer to own account: São Paulo Sector	-2,450,160	51,859,942
	A sundry paid on the 11th was described on the slip as a repayment and on the ledger as a gift. The depositor asked for it to be called a repayment, and the ledger has been corrected to match the slip, which is the more accurate of the two. Ref. CIBT-2997-432E-1		
29 Jan	Temporal Health Plan	-19,390	51,840,552
	Monthly premium, taken from 8564-1525-0708 by standing order. You have renewed the policy in the same words every 5 years, and the plan has not found a reason to change them. Ref. CIBT-2997-5EF1-0		
31 Jan	Interest at 3.60% APY	+162,405	52,002,957
	The Teller asks whether you would like the interest in cash or in seconds. When told seconds, she says that was the answer she expected, and that she was not surprised. Ref. CIBT-2997-F8F6-9		

Closing balance, month by month

Highest 78,472,670 s · lowest 52,002,957 s



February 2996 January 2997

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 1525-0708 2997-01