CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 197, Pallas Ring 10

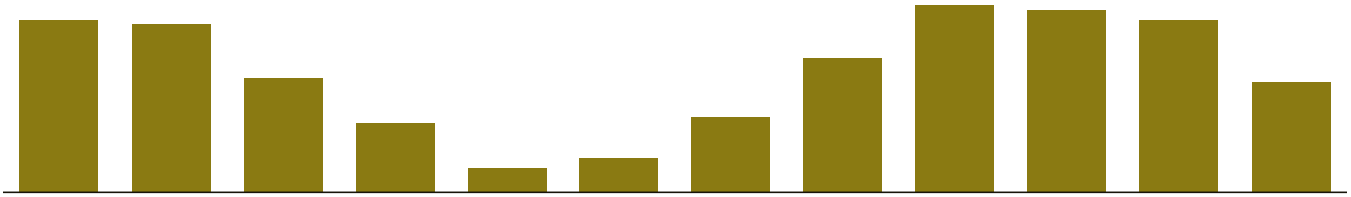
Account 8564-1663-4090
Period 1–31 May 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,888,225 s	**+131,450 s**	**-1,854,376 s**	**10,165,299 s**

Date	Description	Amount (s)	Balance (s)
04 May	Slippage fee (Io, 2 transfers)	-1,200	11,887,025
	A line for the 4th gave the crossing as complete when it was still in transit. The transfer finished the following day. The fee is for the crossing as it was, and the statement now shows the date it finished. Ref. CIBT-2995-4A3A-0		
05 May	ATM withdrawal: Io	-172,800	11,714,225
	Brymar College asked the Bank to print its own name in the margin of your withdrawals, so that the cash could be traced to the firm if anyone asked. Nobody has asked, and the margin remains blank. Ref. CIBT-2995-CCFE-0		
06 May	Transfer to joint account	-55,688	11,658,537
	Each month 8564-4180-4346 receives 55,688 from the joint account, and each month the two holders write the same figure on the back of the slip, one line apiece, in the order the mandate lists them. Ref. CIBT-2995-7866-6		
13 May	Payroll credit: Brymar College	+92,814	11,751,351
	The Teller counted the Brymar College wage and noted that it matched the remittance advice exactly. She asks that this be recorded, since it is the first time it has happened on this account, and she has been asked to say so for the file. Ref. CIBT-2995-8E6B-2		
14 May	Turbulence Cover	-16,200	11,735,151
	The Titan Dome branch sends its premiums by the lake route, which the carrier describes as scheduled and the branch describes as hopeful. The premium is charged in either case. Ref. CIBT-2995-B805-0		
21 May	Transfer to own account: Io	-1,608,488	10,126,663
	Io charges its sundries by the length of the working shift, so a small item raised at dusk costs more than the same item raised at dawn. The Bank applies the rule without comment and asks the desk which dawn it means. Ref. CIBT-2995-4DF0-5		
31 May	Interest at 3.90% APY	+38,636	10,165,299
	Nothing is taken from interest that is left where it is. The Bank does not charge for keeping something, and has said so in the schedule, in a footnote that nobody has read. Ref. CIBT-2995-FA48-0		

Closing balance, month by month

Highest 12,291,723 s · lowest 7,806,506 s



June 2994 May 2995

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  1663-4090  2995-05`