CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 129, Pallas Ring 10

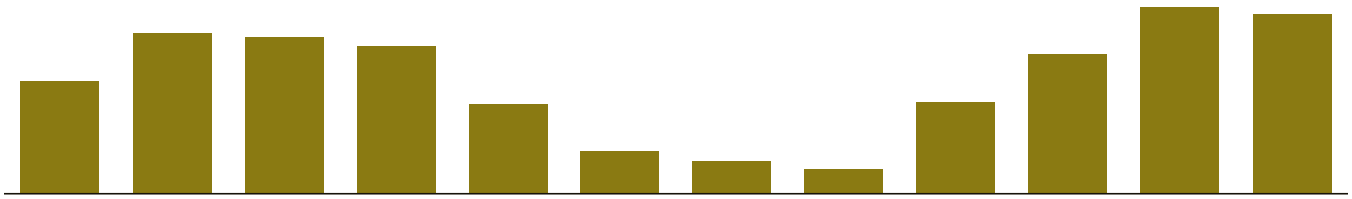
Account 8564-1663-4090
Period 1–31 December 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,063,576 s	**+135,270 s**	**-361,859 s**	**12,836,987 s**

Date	Description	Amount (s)	Balance (s)
12 Dec	Slippage fee (Phobos, 6 transfers)	-5,400	13,058,176
	The fee was shown in sols on a line otherwise kept in seconds. The conversion is 0.30 seconds. The relay's sols stay at the relay, and the statement has been re-run to show seconds alone. Ref. CIBT-2995-80EF-0		
19 Dec	Payroll credit: Brymar College	+92,814	13,150,990
	Wages from Brymar College arrived at Phobos on a public holiday of that world, when the exchange was closed. No fee was taken for the wait, and no interest was lost, since the Bank counts the holiday as a working day for its own purposes. Ref. CIBT-2995-1CA2-8		
23 Dec	ATM withdrawal: Phobos	-172,800	12,978,190
	The relay kept your request for 31 days, since the relay's rule is that a round sum must wait a day before it is trusted. Yours was round. Ref. CIBT-2995-7D4A-7		
24 Dec	Transfer to joint account	-55,688	12,922,502
	The transfer to 8564-4180-4346 posted on the 24th had been keyed from the previous month's slip, because the new one was filed under the holders' old surname. The slip has been moved to the right file, and the figure now agrees with the current mandate. Ref. CIBT-2995-B93B-7		
24 Dec	Transfer to own account: Phobos	-127,971	12,794,531
	The sundry shown on the 24th was entered against the wrong account, 8564-4180-4346, and has been moved to 8564-1663-4090. Your balance was never affected, though the account it was briefly charged to has asked, through its officer, to be left out of the matter. Ref. CIBT-2995-7035-4		
31 Dec	Interest at 3.90% APY	+42,456	12,836,987
	The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-2995-CD62-6		

Closing balance, month by month

Highest 13,063,576 s · lowest 8,241,810 s



January 2995 December 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 2995-12