CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 159, Pallas Ring 10

Account 8564-1663-4090
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,002,351 s	**+661,761 s**	**-61,088 s**	**12,603,024 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Slippage fee (Kepler Ring, 6 transfers)	-5,400	11,996,951
	The slippage on this statement is 0.30 s per Standard day, worked out to four places and then rounded for the convenience of the person reading it. The rounding is the only part of the fee you can see. Ref. CIBT-3000-D938-7		
22 Jan	Transfer to joint account	-55,688	11,941,263
	At Kepler Ring a joint account can be used only while both holders are within one corridor of each other. The rule is old and is applied with patience; the statement goes to whichever holder happens to be nearest the window. Ref. CIBT-3000-57DE-0		
27 Jan	Deposit: Hall E	+622,754	12,564,017
	You deposit a single coin each visit and ask for a receipt for it, which the Bank issues without charge and files without reading. Ref. CIBT-3000-48C0-8		
31 Jan	Interest at 3.90% APY	+39,007	12,603,024
	Interest of 1,800 was earned this month, less a 0.30 s charge for keeping the account open. The charge pays for storing the seconds, and the Bank is aware that this is not a conventional fee. Ref. CIBT-3000-521C-4		

Closing balance, month by month

Highest 15,748,594 s · lowest 10,978,244 s



February 2999 January 3000

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 3000-01