CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 328, Pallas Ring 10

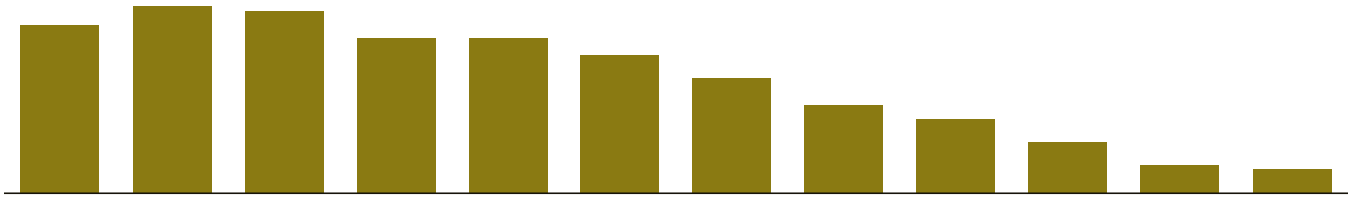
Account 8564-1663-9065
Period 1–31 January 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,027,461 s	**+259,087 s**	**-345,600 s**	**9,940,948 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	ATM withdrawal: Kepler Ring	-86,400	9,941,061
	A withdrawal of One Standard day is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 1,800 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3000-8068-9		
08 Jan	Deposit: Hall E	+62,933	10,003,994
	The conversion fee on this deposit has been waived. It was made in turns, which need no conversion at Hall E, and the Bank does not charge for a conversion that was never needed. Ref. CIBT-3000-4A61-5		
19 Jan	Payroll credit: St. Catherine Bakeries	+167,743	10,171,737
	The receiving charge on the St. Catherine Bakeries wages was not taken. The payroll office asked that its staff not be charged for being paid, and the Bank, which had charged them for nothing else, agreed. Ref. CIBT-3000-AD21-7		
21 Jan	ATM withdrawal: Kepler Ring	-259,200	9,912,537
	You have never taken the card out of the slot before the machine has said goodbye. The officer on duty relies on this, and calls it the most courteous exchange at the concourse. Ref. CIBT-3000-D0E8-6		
31 Jan	Interest at 3.40% APY	+28,411	9,940,948
	Your credit at Kepler Ring accrued at the local office's rate and was converted to ours on the day it was posted. The local rate was higher and the conversion lower; the two have been reconciled to the second. Ref. CIBT-3000-79AC-9		

Closing balance, month by month

Highest 14,069,513 s · lowest 9,940,948 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 1663-9065 3000-01