CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 314, Pallas Ring 10

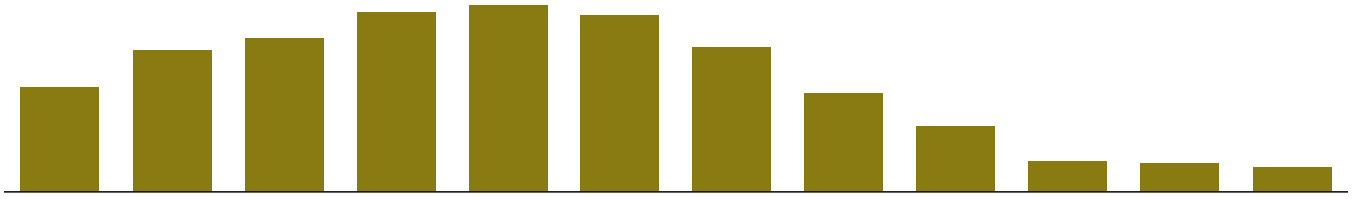
Account 8564-1663-9065
Period 1–31 January 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,011,386 s	**+290,771 s**	**-345,600 s**	**16,956,557 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Deposit: Hall E	+74,830	17,086,216
	A deposit of 74,830 from St. Catherine Bakeries came in on the 4th, the same sum as last month and the month before that. The remittance advice is filed behind the slip, where it will be found by anyone who wants to check the sum. Ref. CIBT-3002-FD31-5		
13 Jan	Payroll credit: St. Catherine Bakeries	+167,743	17,253,959
	No fee on this credit. It arrived at Hall E in a sealed envelope from the St. Catherine Bakeries office, and the Bank does not charge for paper that has come the long way round. Ref. CIBT-3002-875C-8		
23 Jan	ATM withdrawal: Mars Station	-172,800	17,081,159
	The 23rd withdrawal was paid in coin pressed flat by use, which is how the Bank has always paid out at Mars Station, and the custodian has been reminded to keep to it. Ref. CIBT-3002-79F8-5		
26 Jan	ATM withdrawal: Mars Station	-172,800	16,908,359
	Withdrawals at Mars Station are dated by the local day, which begins 34 hours before ours. A draw made just after midnight there is shown on the previous day here, as the Bank's arrangement with the relay requires. Ref. CIBT-3002-9E09-8		
31 Jan	Interest at 3.40% APY	+48,198	16,956,557
	The usual charge on interest paid out from an account of this size has been dropped. You are shown the full sum, and the Bank keeps none of it; the custom of charging for interest is older than the account and has been retired. Ref. CIBT-3002-3885-3		

Closing balance, month by month

Highest 19,267,975 s · lowest 16,956,557 s



February 3001 January 3002

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 3002-01