CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 148, Pallas Ring 10

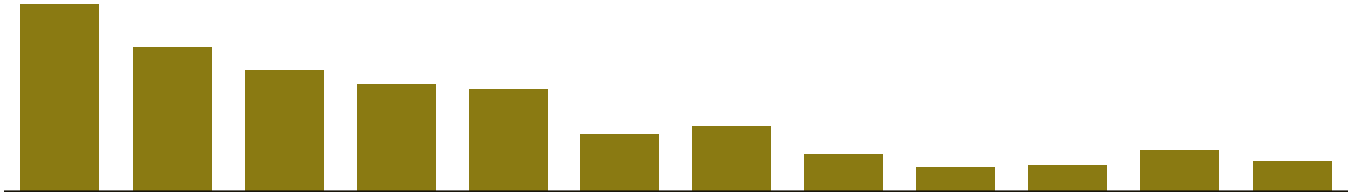
Account 8564-1663-9065
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
7,630,963 s	**+189,364 s**	**-530,488 s**	**7,289,839 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: Oakland Sector	-528,988	7,101,975
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-3022-F5FA-7		
11 Jan	Slippage fee (Oakland Sector, 5 transfers)	-1,500	7,100,475
	The office at St. Catherine Bakeries asked for its transfers to be queued overnight, so that they would cross in the quiet hours. They did, and the fee is lower by 2,100 seconds, which the office has entered in its own books as an economy. Ref. CIBT-3022-BBCA-3		
13 Jan	Payroll credit: St. Catherine Bakeries	+167,743	7,268,218
	Your charge for receiving the St. Catherine Bakeries wages was not taken. The payroll office sent them under the staff transfer scheme, and the scheme pays its own charges. Ref. CIBT-3022-DB67-2		
31 Jan	Interest at 3.40% APY	+21,621	7,289,839
	The interest on your last statement was printed at the Oakland Sector rate and not the Head Office's, because the teller copied the rate from the notice on the wall. The notice has been corrected. The interest has been restated, and the difference of 23 seconds is shown as a credit below. Ref. CIBT-3022-28DA-8		

Closing balance, month by month

Highest 12,446,876 s · lowest 7,100,019 s



February 3021 January 3022

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 3022-01