CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 17, Pallas Ring 10

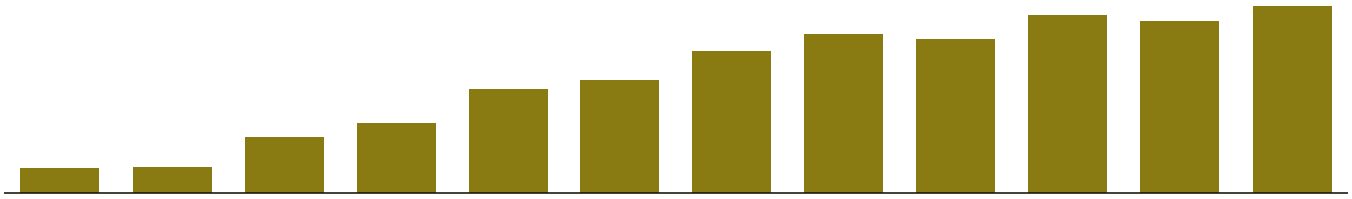
Account 8564-1663-9065
Period 1–31 January 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,383,500 s	**+558,490 s**	**-2,400 s**	**13,939,590 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Payroll credit: St. Catherine Bakeries	+167,743	13,551,243
	The charge for receiving wages in cycles has been waived. The Bank waives it whenever the wage comes to at least one whole cycle, and this one did, by a margin the officer calls comfortable. Ref. CIBT-3023-6BFC-7		
10 Jan	Slippage fee (Ganymede, 4 transfers)	-2,400	13,548,843
	Transfers to the Memory Vault sub-level cross no relay at all, yet the fee is charged on them anyway, the Vault's clock being the only one in the Bank that keeps step with nobody. The Vault has asked that this be stated plainly. Ref. CIBT-3023-660E-5		
15 Jan	Deposit: Hall E	+352,828	13,901,671
	A deposit of 352,828 from St. Catherine Bakeries arrives on the last working day of each quarter, with the slip folded in three and the envelope tied with a bootlace with one tag missing. The counter keeps the twine on file, and has done since 3019. Ref. CIBT-3023-C270-0		
31 Jan	Interest at 3.40% APY	+37,919	13,939,590
	You asked whether the interest would rise if you left it alone, were told it would, and then left it alone for a further 7 periods to see. It has risen, and the Teller says she was not surprised, though she said so quietly. Ref. CIBT-3023-461E-4		

Closing balance, month by month

Highest 13,939,590 s · lowest 7,943,811 s



February 3022 January 3023

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 3023-01