CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Prendergast
Unit 345, Pallas Ring 10

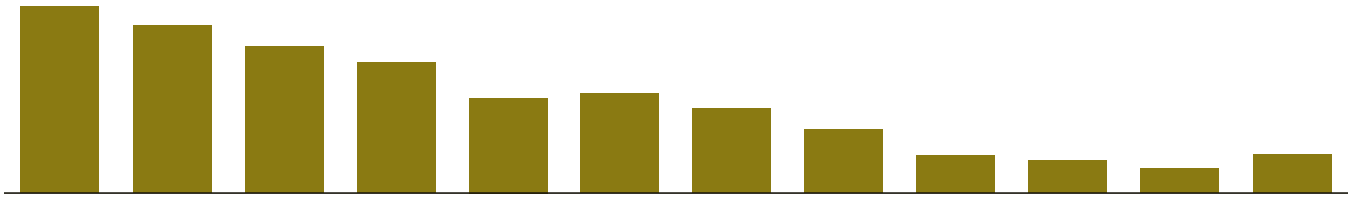
Account 8564-1663-9735
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
204,077,822 s	**+11,834,761 s**	**-260,700 s**	**215,651,883 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	ATM withdrawal: Lagos Sector	-259,200	203,818,622
	Every second week the machine at Lagos Sector pays out 259,200 from 8564-1663-9735 against the storage you keep in the same sector. The arrangement was set up in 3027 and has not missed a payment since. Ref. CIBT-3029-66D3-3		
11 Jan	Deposit: Hall E	+8,948,723	212,767,345
	The notes were warm. That is not a reason to refuse a deposit, and the Bank has never refused one on the grounds of its temperature, though it has come close. Ref. CIBT-3029-B944-3		
23 Jan	Slippage fee (Lagos Sector, 5 transfers)	-1,500	212,765,845
	The Teller says the fee on your 5 crossings is the lowest they have seen this year, and asks that you not mention it to the other customers before the quarter closes. Ref. CIBT-3029-84AE-8		
28 Jan	Payroll credit: Harbourfront Shipping	+2,205,779	214,971,624
	Under the Bank's rule for mixed credits, the Harbourfront Shipping sum and the Odile Underhill sum are rounded separately and then added. The total comes to 0.951 more than if they had been added first, and the Bank regards that as the lesser of two errors. Ref. CIBT-3029-418C-0		
31 Jan	Interest at 4.00% APY	+680,259	215,651,883
	No fee is charged on a balance held at the same rate for 4 periods. The Bank has noticed that the rate has not changed in that time, and that neither have you, which it regards as a convenient pairing. Ref. CIBT-3029-F1E3-5		

Closing balance, month by month

Highest 333,815,889 s · lowest 204,077,822 s



February 3028 January 3029

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 1663-9735 3029-01