CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Rafe Zamora
Unit 346, Pallas Ring 10

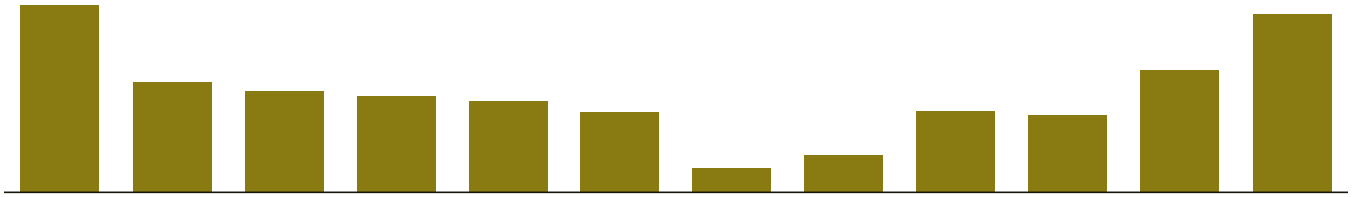
Account 8564-2201-9708
Period 1–31 January 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
430,191,263 s	**+22,621,746 s**	**-2,700 s**	**452,810,309 s**

Date	Description	Amount (s)	Balance (s)
14 Jan	Slippage fee (Callisto, 3 transfers)	-2,700	430,188,563
	The fee on the 3 crossings was keyed on the wrong side of the relay's ledger and so appeared as a credit. The sign has been corrected, and the seconds are now charged on the correct side, in full. Ref. CIBT-2964-542B-4		
27 Jan	Deposit: Hall E	+20,972,680	451,161,243
	Mars deposits made on the Standard day are credited in the Mars sol that follows, which is longer, so the holder's money earns a little more on the red planet than it would on ours. The Mars desk has asked that this be called a pleasantry. Ref. CIBT-2964-C7EC-1		
31 Jan	Interest at 4.60% APY	+1,649,066	452,810,309
	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-2964-CACC-9		

Closing balance, month by month

Highest 456,407,215 s · lowest 390,821,376 s



February 2963 January 2964

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 2201-9708 2964-01