CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Fennimore
Unit 58, Pallas Ring 10

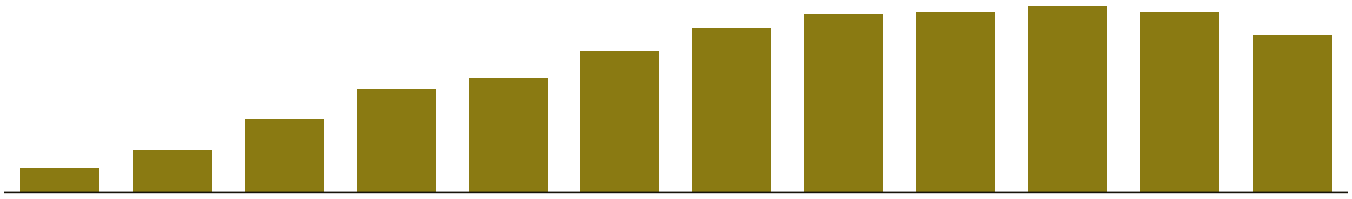
Account 8564-2827-6708
Period 1–31 May 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
282,221,582 s	**+3,088,079 s**	**-20,801,759 s**	**264,507,902 s**

Date	Description	Amount (s)	Balance (s)
10 May	Transfer to own account: Phobos	-20,796,359	261,425,223
	A replacement token for box 38-952 was issued at Hall E after the original was reported lost; the charge is the only one the Bank will levy for a replacement. Ref. CIBT-2995-AF16-5		
11 May	Payroll credit: Kepler Ring Hydroponics	+1,959,193	263,384,416
	A handling fee of 0.30 s was taken from the Kepler Ring Hydroponics wage in error on the 11th. It was returned the next working day in full, and the error has been entered on our side, where it belongs. Ref. CIBT-2995-CA54-4		
21 May	Slippage fee (Phobos, 6 transfers)	-5,400	263,379,016
	Your 6 transfers stood 30 Standard days at the quay while a tug was found to tow them across the lock. The tug is listed on the statement as a charge; the seconds are not. Ref. CIBT-2995-F699-5		
31 May	Interest at 4.80% APY	+1,128,886	264,507,902
	The posted rate changed partway through the period. Interest before the change is at the old rate and after it at the new, and the change falls on the 31st, so you may check the sums at your own table, as you have done before. Ref. CIBT-2995-1832-3		

Closing balance, month by month

Highest 286,809,463 s · lowest 164,006,113 s



June 2994 May 2995

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 2827-6708 2995-05