CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Hightower
Unit 290, Pallas Ring 10

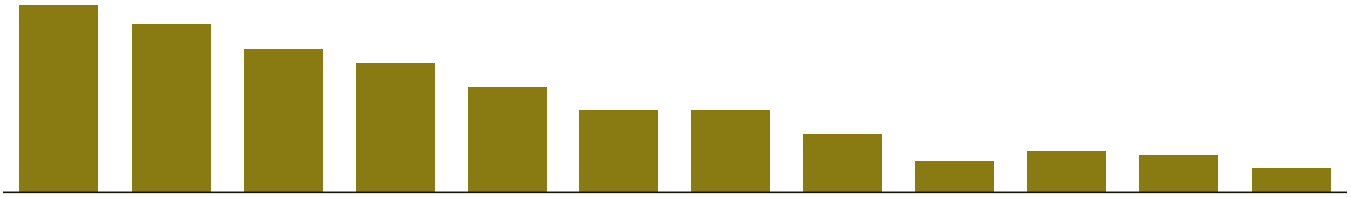
Account 8564-5501-1663
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
86,382,527 s	**+295,140 s**	**-3,426,953 s**	**83,250,714 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Transfer to joint account	-362,192	86,020,335
	"The joint account is the only one in the building that is never overdrawn," the Teller says, "because neither holder will allow the other to notice." She says this with approval, and asks that it be recorded as her view. Ref. CIBT-3022-5962-3		
14 Jan	ATM withdrawal: Singapore Sector	-86,400	85,933,935
	You take the first and last notes from each withdrawal at Singapore Sector and leave the middle one in the slot. The custodian stopped retrieving it some years ago, and the Bank now records it as a donation to the machine. Ref. CIBT-3022-4816-0		
22 Jan	Transfer to own account: Singapore Sector	-2,793,734	83,140,201
	This charge was worked out to four places and rounded to the whole second, as the rule requires for anything under one day. The rounding came out 20 seconds in the Bank's favour, and the Bank has kept them. Ref. CIBT-3022-9D11-2		
25 Jan	Slippage fee (Singapore Sector, 2 transfers)	-1,800	83,138,401
	Wages from Montréal Sector Transit come to you with the slippage already taken at source, so this line concerns only the seconds you moved yourself. The officer has checked the division twice, and it is correct. Ref. CIBT-3022-8FBB-7		
27 Jan	Turbulence Cover	-10,027	83,128,374
	The claim for 42 minutes on the 27th was checked against the manifest and the underwriter's own log, and the two auditors initialled the agreement in different inks. Ref. CIBT-3022-924D-6		
28 Jan	ATM withdrawal: Singapore Sector	-172,800	82,955,574
	Auditors' note: the machine at Singapore Sector and the branch ledger agree to the last whole day. The fraction of 0.979 is held on the machine's own account, has been produced for inspection, and agrees with that too. Ref. CIBT-3022-341C-8		
31 Jan	Interest at 4.10% APY	+295,140	83,250,714
	Auditors' note: the interest on 8564-5501-1663 for the 31st was checked in three hands, and the three agreed. The auditors have recorded the agreement and asked no one to explain it. Ref. CIBT-3022-1B56-1		

Closing balance, month by month

Highest 122,986,747 s · lowest 83,250,714 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  5501-1663  3022-01`