CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Hollis Galloway
Unit 386, Pallas Ring 10

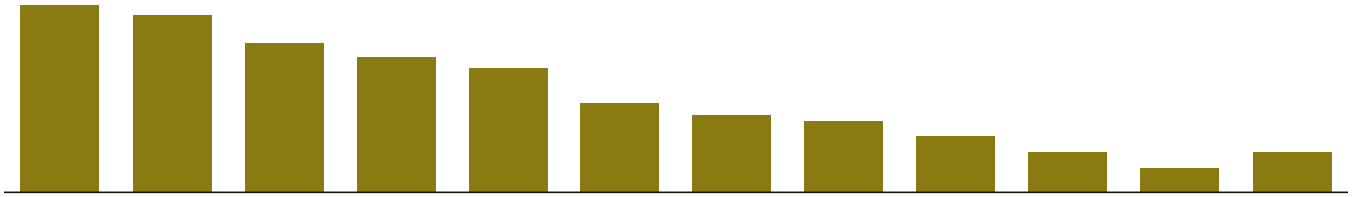
Account 8564-7239-8564
Period 1–31 January 2932
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,039,792 s	**+3,566,072 s**	**-6,300 s**	**41,599,564 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Slippage fee (Ganymede, 7 transfers)	-6,300	38,033,492
	The 7 transfers this month are the same 7 transfers as last month, sent by the same instruction at the same counter. The fee was levied on them afresh each time, which the Bank regards as the only treatment of a habit. Ref. CIBT-2932-C238-2		
28 Jan	Deposit: Hall E	+3,417,083	41,450,575
	A customer at the next window asked whether a deposit could be backdated to the day before. The Teller said it could, and asked what date he would like it to have been. He said nothing, and was credited on the day he came in. Ref. CIBT-2932-1AEB-7		
31 Jan	Interest at 4.70% APY	+148,989	41,599,564
	The 0.30 s service charge on the Ganymede balance has been waived. The local rate for the month was lower than ours, and the charge has been dropped rather than explained. Ref. CIBT-2932-EF74-4		

Closing balance, month by month

Highest 75,674,082 s · lowest 38,039,792 s



February 2931 January 2932

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 7239-8564 2932-01