CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Estate of Hollis Galloway
Unit 145, Pallas Ring 10

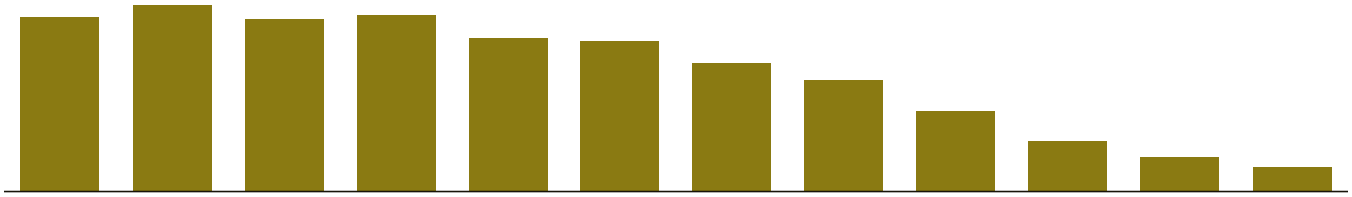
Account 8564-7239-8564
Period 1–31 August 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
52,930,458 s	**+207,310 s**	**-2,031,290 s**	**51,106,478 s**

Date	Description	Amount (s)	Balance (s)
12 Aug	Transfer to own account: Kepler Ring	-2,030,390	50,900,068
	A Chrono-Forex option was bought at Hall E and allowed to lapse, at a cost of 0.30 seconds. The option did nothing, which is what it was for, and the Bank is pleased that you know it. Ref. CIBT-2965-72AA-9		
18 Aug	Slippage fee (Kepler Ring, 3 transfers)	-900	50,899,168
	Crossings from Hall E to Kepler Ring take the longer route, which passes two relays. Each relay takes its own fee, and the total on this line is the sum of the two, shown as one figure. Ref. CIBT-2965-47EA-5		
31 Aug	Interest at 4.70% APY	+207,310	51,106,478
	Interest is posted to the whole second and never to a fraction. A balance that earns 0.994 of a second a day is not credited each day, but accumulates until it makes a second, which it does on the 31st, in your favour. Ref. CIBT-2965-FB19-6		

Closing balance, month by month

Highest 80,913,480 s · lowest 51,106,478 s



September 2964 August 2965

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 2965-08