CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Hollis Galloway
Unit 343, Pallas Ring 10

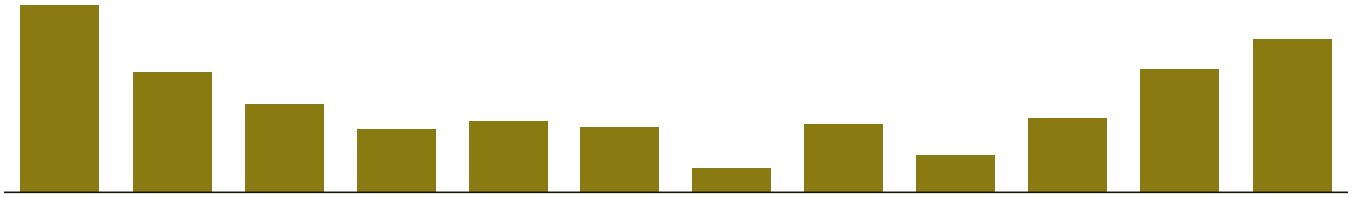
Account 8564-7239-8564
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
57,860,471 s	**+2,497,725 s**	**-3,600 s**	**60,354,596 s**

Date	Description	Amount (s)	Balance (s)
15 Jan	Deposit: Hall E	+2,271,105	60,131,576
	The deposit was delayed 31 days by a holiday on the far side of the route, through which the courier had to go. The holiday was not declared by the Bank, and the Bank has not been asked to recognise it. Ref. CIBT-2976-17F7-5		
22 Jan	Slippage fee (Callisto, 6 transfers)	-3,600	60,127,976
	Where a crossing's drift falls exactly on half a second, the fee is rounded to the even second, a practice the Clock Standards Board has kept since before anyone thought to question it. Ref. CIBT-2976-E558-7		
31 Jan	Interest at 4.70% APY	+226,620	60,354,596
	Cloudport Aerostat Lines has asked that the interest on its staff savings be credited on the first day of each month, so its treasurer can report it before the Bank does. The Bank has agreed, and the treasurer has been asked not to look before the first. Ref. CIBT-2976-E5B9-1		

Closing balance, month by month

Highest 63,108,203 s · lowest 49,624,081 s



February 2975 January 2976

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 2976-01