CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Estate of Hollis Galloway
Unit 296, Pallas Ring 10

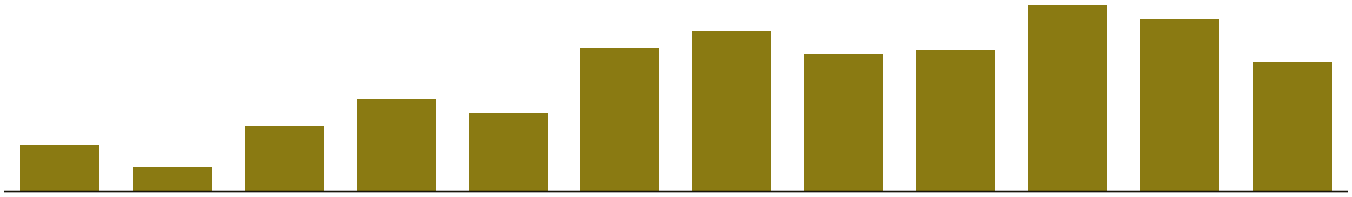
Account 8564-7239-8564
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
74,293,739 s	**+290,983 s**	**-3,369,981 s**	**71,214,741 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Slippage fee (Lagos Sector, 3 transfers)	-2,700	74,291,039
	The Lagos Sector branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-2999-74FB-4		
29 Jan	Transfer to own account: Lagos Sector	-3,367,281	70,923,758
	An earlier sundry line described this as an adjustment. It was a refund of a fee charged in error, and is shown here under its proper name. The net amount is unchanged. Ref. CIBT-2999-B787-3		
31 Jan	Interest at 4.70% APY	+290,983	71,214,741
	The posted rate is rounded to the nearest tenth of a percent before it is applied, so 4.70% APY is in fact a little under the figure, and the account is treated as though it were exact. Ref. CIBT-2999-440F-3		

Closing balance, month by month

Highest 75,276,654 s · lowest 63,701,794 s



February 2998 January 2999

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 2999-01