CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 216, Pallas Ring 10

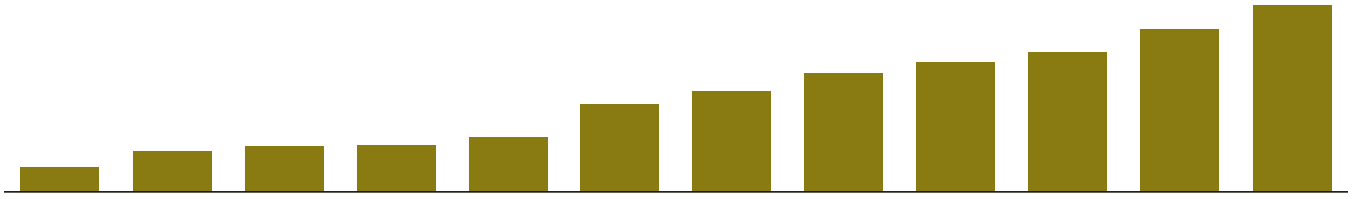
Account 8564-7408-1663
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
74,424,901 s	**+3,716,403 s**	**-348,000 s**	**77,793,304 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	ATM withdrawal: Tallinn Sector	-86,400	74,338,501
	The cash was dispensed on the 9th but not debited until 29 days later. The machine's record went through two relays and a clerk who had to sign for it, and interest on the sum was calculated from the day you took it. Ref. CIBT-2999-A67B-1		
11 Jan	Memory Vault: box 27-275, quarter	-259,200	74,079,301
	The seal on box 27-275 was replaced after the old one cracked along the line of the fold. The custodians say the new seal is an exact match. The holder was shown both and said they looked the same to them. Ref. CIBT-2999-8D01-2		
26 Jan	Slippage fee (Tallinn Sector, 8 transfers)	-2,400	74,076,901
	The auditors spent 31 days on the slippage for this period and found that it came to 2,400 s, which was the sum already charged. They asked the Bank to record that they were satisfied, and it does so with pleasure. Ref. CIBT-2999-EC43-0		
27 Jan	Deposit: Hall E	+3,474,523	77,551,424
	The deposit was credited 30 days after the envelope was sealed, because the counter was waiting for a second officer's signature and the second officer was at another window explaining the first. Ref. CIBT-2999-8E14-7		
31 Jan	Interest at 3.90% APY	+241,880	77,793,304
	Interest for the last 29 days was posted late, because the period's rate was not confirmed until the Authority published its reference second. The interest accrued in the meantime, as interest does. Ref. CIBT-2999-9E32-8		

Closing balance, month by month

Highest 77,793,304 s · lowest 54,835,574 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 7408-1663 2999-01