CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Xan Oyelaran
Unit 333, Pallas Ring 10

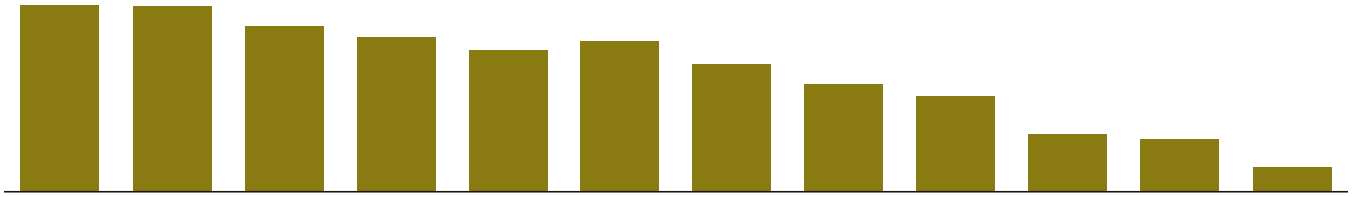
Account 8564-8564-3360
Period 1–31 January 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
152,921,448 s	**+1,670,460 s**	**-11,185,862 s**	**143,406,046 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Slippage fee (Mars Station, 8 transfers)	-4,800	152,916,648
	Every transfer you send carries the same short note, "as before". The relay has taken the note as a full instruction since 2998, and has never asked what the before was. Ref. CIBT-3003-72AB-4		
20 Jan	ATM withdrawal: Mars Station	-259,200	152,657,448
	The Lagrange Four Commissary's own staff card was used at Mars Station for this withdrawal, under an arrangement whose details the Bank has been asked not to show. The sum is entered on your statement, and the arrangement is not. Ref. CIBT-3003-18BD-7		
21 Jan	ATM withdrawal: Mars Station	-86,400	152,571,048
	The receipt gave the time in the local hour at Mars Station, and your statement gives ours. Neither is wrong. The two have been printed side by side, for convenience. Ref. CIBT-3003-68A7-8		
21 Jan	Transfer to own account: Mars Station	-10,835,462	141,735,586
	The Bank converts a sundry from sols by taking the posted rate to four places and rounding to two. A charge that began as a whole number may therefore end a second short of where it began, which is the rule and not an error. Ref. CIBT-3003-93E7-0		
27 Jan	Payroll credit: the Lagrange Four Commissary	+1,186,209	142,921,795
	No fee was charged on the Lagrange Four Commissary credit, which arrived as one envelope with the staff list enclosed. The Bank does not charge for a list, and the Teller read it to see whether a fee was owed. It was not. Ref. CIBT-3003-4EF5-2		
31 Jan	Interest at 3.80% APY	+484,251	143,406,046
	The interest waited 29 days for the branch to confirm the balance with Head Office, which takes that long when the two have not agreed. They have now agreed, and the figure is correct. Ref. CIBT-3003-FE7A-7		

Closing balance, month by month

Highest 198,157,953 s · lowest 143,406,046 s



February 3002 January 3003

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 8564-3360 3003-01