CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hollis Okonkwo
Unit 285, Pallas Ring 10

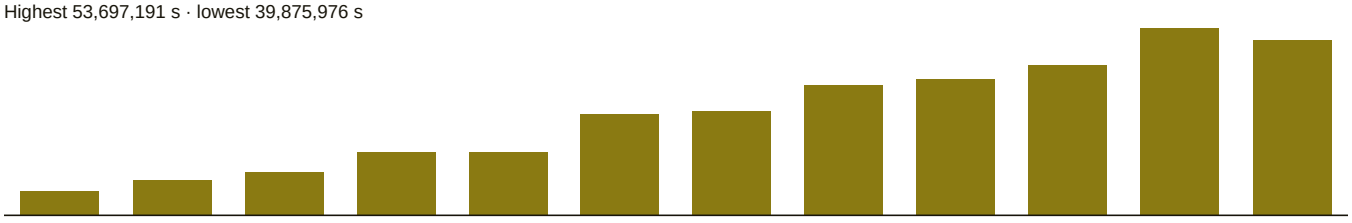
Account 8564-9339-1663
Period 1–31 January 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
53,697,191 s	**+471,898 s**	**-1,438,988 s**	**52,730,101 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: Phobos	-1,091,588	52,605,603
	The rate applied to this sundry was the rate of the previous quarter, which the teller noticed and reported to Anouk Yardley. The difference of 0.30 seconds has been credited back to you in full, and the old rate has been withdrawn from the table it came from. Ref. CIBT-3027-B04F-0		
15 Jan	Slippage fee (Phobos, 3 transfers)	-1,800	52,603,803
	You have crossed to Phobos every 50 days since 3025, always in the same second of the local morning. The relay now holds your transfer for that second, and the fee for the wait is still the fee for the crossing. Ref. CIBT-3027-EF4E-4		
18 Jan	ATM withdrawal: Phobos	-172,800	52,431,003
	A machine at Phobos paused for 14 minutes on the 18th while the relay considered a request made in good faith on an earlier day. The relay has since agreed the earlier day was correct, and has asked that the pause be entered as a pause. Ref. CIBT-3027-56F0-9		
20 Jan	Payroll credit: Ganymede Heights Infirmary	+257,110	52,688,113
	Ganymede Heights Infirmary's auditors asked for these wages to be held for 28 days. The sum was held because the employer's office had run a half day, and has now been released with the posted interest for the period. Ref. CIBT-3027-5B6E-6		
26 Jan	ATM withdrawal: Phobos	-172,800	52,515,313
	The line for 172,800 at Phobos was entered twice, once by the machine and once by the branch that reconciled it. One line is correct and the other has been struck. The balance is what it was before either was written. Ref. CIBT-3027-76B9-6		
31 Jan	Interest at 4.80% APY	+214,788	52,730,101
	The posted rate at Pallas Ring 10 was set on the 31st by a vote of the branch's three longest-serving officers, and carried, in the minute's words, without strong feeling in either direction. Ref. CIBT-3027-6B09-9		

Closing balance, month by month

Highest 53,697,191 s · lowest 39,875,976 s



February 3026 January 3027

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 9339-1663 3027-01