CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Ama Ashgrove
Unit 177, Pallas Ring 10

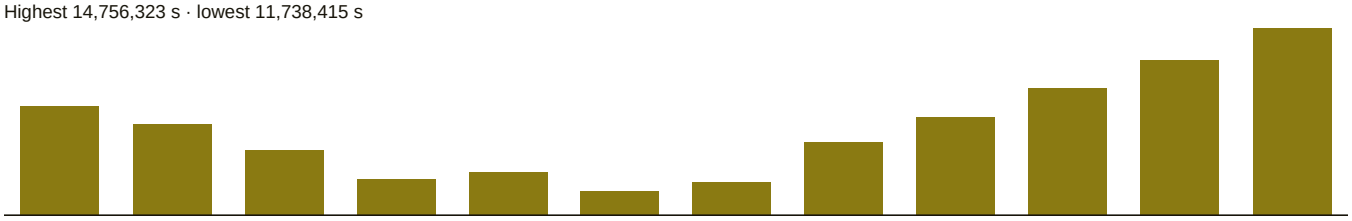
Account 8564-9409-8564
Period 1–31 January 2945
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,159,253 s	**+606,533 s**	**-9,463 s**	**14,756,323 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+549,896	14,709,149
	Posted on the thirtieth because the slip carried the date of its signing and not the date of its arrival. It arrived on the first, and the interest runs from the first. The statement now shows both dates, one above the other. Ref. CIBT-2945-A902-2		
03 Jan	Turbulence Cover	-7,963	14,701,186
	The claim was held for 29 Standard days because the carrier recorded the hour of departure on its own calendar and the Bank recorded it on ours. The two calendars are reconciled each quarter, and this claim was reconciled on the 3rd. Ref. CIBT-2945-AC49-3		
05 Jan	Slippage fee (Vancouver Sector, 5 transfers)	-1,500	14,699,686
	The Teller has pointed out that a crossing made at Hall E on a Sunday costs exactly what one made on a Monday costs, and has asked whether this is fair. The Bank has not yet decided. Ref. CIBT-2945-463C-6		
31 Jan	Interest at 4.80% APY	+56,637	14,756,323
	The charge for the late credit on this period has been waived. The interest was credited on time; the statement went out late, and the Bank does not charge depositors for its own post. Ref. CIBT-2945-BDF4-8		

Closing balance, month by month

Highest 14,756,323 s · lowest 11,738,415 s



February 2944 January 2945

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 9409-8564 2945-01