CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Ama Ashgrove
Unit 162, Pallas Ring 10

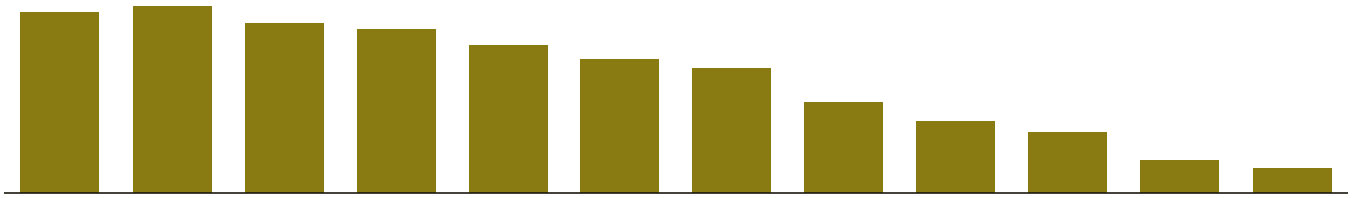
Account 8564-9409-8564
Period 1–31 January 2948
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,886,620 s	**+47,546 s**	**-315,116 s**	**11,619,050 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	Turbulence Cover	-22,172	11,864,448
	The "unforeseeable" clause is read aloud at the counter each year at your request, and each year the underwriter reads it a little more slowly, as though it described the underwriter. Ref. CIBT-2948-E50B-1		
17 Jan	Transfer to own account: Lagos Sector	-290,244	11,574,204
	The exchange fee was held for 28 days, because the rate posted on the day of exchange was printed on a notice that had been put up a day early. The notice has been taken down. The rate it showed is the one on this statement. Ref. CIBT-2948-11F4-5		
18 Jan	Slippage fee (Lagos Sector, 9 transfers)	-2,700	11,571,504
	Your habit is to send each transfer back the way it came, to be sure it arrived. The relay counts that as a second crossing and charges for it, and you regard the charge as the price of certainty, which the Bank has no argument against. Ref. CIBT-2948-5653-6		
31 Jan	Interest at 4.80% APY	+47,546	11,619,050
	Montréal Sector Transit holds a staff loan account in your name, and the interest on it is credited here at the posted rate. The firm's treasurer asks that you not be told how much more it would have liked the rate to be. Ref. CIBT-2948-A21B-5		

Closing balance, month by month

Highest 16,680,471 s · lowest 11,619,050 s



February 2947 January 2948

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 2948-01