CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ulla Whitlock
Unit 206, Pallas Ring 10

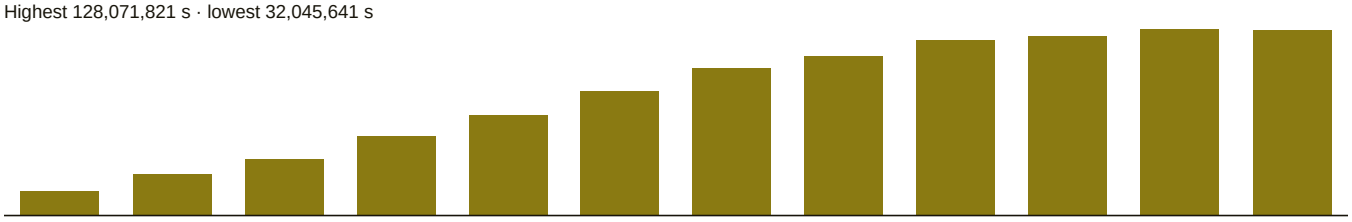
Account 8564-9809-0708
Period 1–31 January 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
128,071,821 s	**+1,386,667 s**	**-2,286,194 s**	**127,172,294 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Transfer to own account: Montréal Sector	-1,839,751	126,232,070
	Sundries that cross a clock boundary are rounded up, and those that do not are rounded to the nearest second. This one crossed. The 0.974 has been added, and the Bank has noted that the crossing was made on purpose. Ref. CIBT-3023-4340-3		
07 Jan	Payroll credit: Kepler Ring Hydroponics	+863,708	127,095,778
	The wage arrived on a day the Teller had taken off. The credit has been made as though she had been at the counter to witness it, and she has been at the counter every day since. Ref. CIBT-3023-1F80-3		
07 Jan	Memory Vault: box 22-283, quarter	-259,200	126,836,578
	The notice of rent for box 22-283 was posted 28 days late, because the Vault's post for the quarter had been sent by way of the Ceres sub-level, which delivers letters in the order the rocks arrive. The notice has been sent again, and the rent still falls due on the usual day. Ref. CIBT-3023-C0E4-6		
16 Jan	ATM withdrawal: Montréal Sector	-172,800	126,663,778
	You take the same sum from the machine at Montréal Sector each time you pass through, and the machine has learned to offer it before you ask. The custodian records this as a courtesy from the machine, and has never found the setting that causes it. Ref. CIBT-3023-2D86-8		
18 Jan	Turbulence Cover	-14,443	126,649,335
	This month's Turbulence premium for Hall E agrees with the policy register and the carriers' manifests, and the 19 claims were paid from the reserve at the policy rate. No delay in the period is unexplained. Ref. CIBT-3023-2A31-5		
31 Jan	Interest at 4.90% APY	+522,959	127,172,294
	The interest for the 31st was held 28 days while the Rate Committee compared the posted table with the one at Montréal Sector, which had been printed a day earlier and turned out to be correct. The difference was one day, and the interest is paid for it. Ref. CIBT-3023-5D8A-2		

Closing balance, month by month

Highest 128,071,821 s · lowest 32,045,641 s



February 3022 January 3023

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 9809-0708 3023-01