CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Jarrah Cardew
Unit 335, Pallas Ring 10

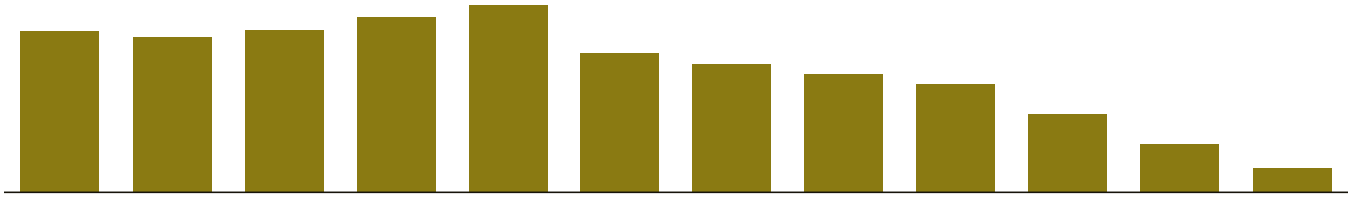
Account 8564-1237-3313
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,054,032,735 s	**+5,732,470 s**	**-35,580,527 s**	**1,024,184,678 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Turbulence Cover	-10,347	1,054,022,388
	Turbulence Cover on a transfer of 10,347 to Mars Station, insured for the length of the crossing. The carrier held it for 30 days in transit, all of them paid for at the policy rate, which is what the policy is for. Ref. CIBT-3003-8481-1		
05 Jul	Transfer to joint account	-4,085,305	1,049,937,083
	The office at Mars Station sends a covering note with each share, written in the local manner, and the Bank files the notes with the statements. They are the only documents in the folder that ask after the weather. Ref. CIBT-3003-8336-0		
08 Jul	Mech Veterans' Time Pension	+2,746,044	1,052,683,127
	The Office's annual check of your service record was made on the 8th and found it unchanged since 3000. The check is charged to the Office, not to you, and the Office has noted that you did not attend it, which is your right. Ref. CIBT-3003-0531-9		
17 Jul	ATM withdrawal: Mars Station	-86,400	1,052,596,727
	Dispensing took longer than usual because the machine read your card twice, once for each world it had been told you might be on. The second reading agreed with the first, and the withdrawal is correct. Ref. CIBT-3003-D06E-7		
21 Jul	Slippage fee (Mars Station, 4 transfers)	-3,600	1,052,593,127
	The Mars Station relay was held for 30 Standard days while its operators argued over which of two clocks was correct. The fee for that period has been charged on the clock both operators eventually accepted. Ref. CIBT-3003-CFA0-8		
23 Jul	Transfer to own account: Mars Station	-31,308,475	1,021,284,652
	The adjustment waited 29 days in the post at Mars Station, for which the Bank does not charge, on the grounds that the post at Mars Station waits for everybody. Ref. CIBT-3003-CE44-8		
30 Jul	ATM withdrawal: Mars Station	-86,400	1,021,198,252
	You never draw cash on a Monday. You come in on Tuesdays, when the hall is quiet, and stand where the custodian stands while he services the slot, so that the two of you are often taken for part of the maintenance. Ref. CIBT-3003-9CC3-0		
31 Jul	Interest at 3.40% APY	+2,986,426	1,024,184,678
	You have asked for the balance to be shown to 35 seconds each month. The Bank does so, and you check the last figure by hand against the rate, which you keep twice, once in ink and once in pencil. Ref. CIBT-3003-D182-1		

Closing balance, month by month

Highest 1,230,169,080 s · lowest 1,024,184,678 s



August 3002 July 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  1237-3313  3003-07`