CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 384, Pallas Ring 10

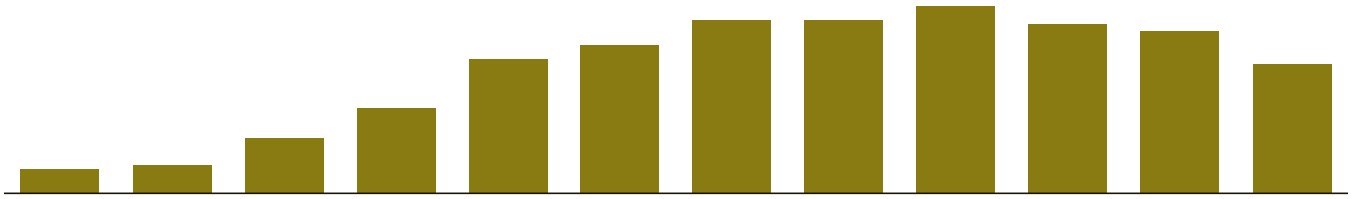
Account 8564-1344-9708
Period 1–30 June 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
79,611,285 s	**+715,684 s**	**-5,799,078 s**	**74,527,891 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	ATM withdrawal: Callisto	-86,400	79,524,885
	The machine at Callisto is a good listener and an indifferent speaker, which is why nobody has ever had to repeat a withdrawal to it. Ref. CIBT-3013-51D9-6		
06 Jun	Payroll credit: St. Catherine Bakeries	+397,239	79,922,124
	The 0.30 seconds charged on the St. Catherine Bakeries credit was not taken from you. The payroll office asked for it to be taken from its own side of the transfer instead, and the Bank agreed, on the understanding that the office will not ask twice. Ref. CIBT-3013-5751-9		
17 Jun	Transfer to own account: Callisto	-5,622,078	74,300,046
	A sundry from Callisto, where the Authority's clock order has moved the local day by a few hours. The branch has entered the charge under the old day, as it is entitled to, and the entry has not been moved. Ref. CIBT-3013-70CB-5		
20 Jun	ATM withdrawal: Callisto	-86,400	74,213,646
	"It has a better memory than the ledger," the Teller says, "which is why we keep the ledger." She would like that sentence kept in the file, and it is. Ref. CIBT-3013-358A-4		
20 Jun	Slippage fee (Callisto, 7 transfers)	-4,200	74,209,446
	2,100 seconds of the fee were saved by sending the 7 crossings together, which the Bank counts as a service to the relay and shows as a credit on the line below. Ref. CIBT-3013-AE38-0		
30 Jun	Interest at 4.80% APY	+318,445	74,527,891
	No fee is taken on interest paid out by mistake and returned by the same mistake the following morning, since the Bank regards a mistake that repays itself as having earned its keep. Ref. CIBT-3013-F292-6		

Closing balance, month by month

Highest 83,327,919 s · lowest 58,603,469 s



July 3012 June 3013

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 1344-9708 3013-06