CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 303, Pallas Ring 10

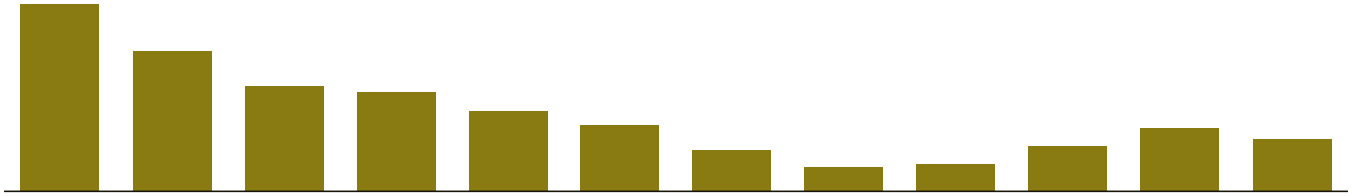
Account 8564-1525-0708
Period 1–31 July 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
42,928,450 s	**+563,069 s**	**-1,818,007 s**	**41,673,512 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Temporal Health Plan	-33,439	42,895,011
	A carer's receipt is attached to this claim, signed in a hand the plan cannot read and which it has agreed to accept. The plan has never disputed a receipt it could not read, on the principle that no one would forge one. Ref. CIBT-2976-9520-4		
10 Jul	Payroll credit: Harbourfront Shipping	+434,284	43,329,295
	Harbourfront Shipping has one fewer line on its payroll this period. The handling charge on the line that has gone, 0.30 seconds, is credited here, and the Bank passes the credit on without comment. Ref. CIBT-2976-E104-4		
14 Jul	Slippage fee (Luna, 1 transfers)	-900	43,328,395
	You arrive at the relay's hatch a little before it opens and wait until the first light falls on the sill, after which you send the transfers in a single movement. The operator has begun to open the hatch on the first light, to save you the wait, and has been told it need not. Ref. CIBT-2976-3A7A-2		
26 Jul	ATM withdrawal: Luna	-86,400	43,241,995
	The machine's receipts are kept under the regulation on cash-time paid at a machine for one period only, and this one is the last of its kind. The branch asks that you collect yours before the next service, on the 26th. Ref. CIBT-2976-F2E7-0		
26 Jul	Transfer to own account: Luna	-1,697,268	41,544,727
	Your sundry crossed a Standard Day boundary in the middle of its posting, and so was held for 29 days in the hope that it would cross back. It did not, and was posted on the far side, where it had been all along. Ref. CIBT-2976-8B14-9		
31 Jul	Interest at 3.60% APY	+128,785	41,673,512
	Interest was held 30 days at Luna because the local relay kept its own waiting list, and the 3.60% figure had to wait in it behind a shipment of fruit. It was credited on arrival, with the interest backdated to the day it was earned. Ref. CIBT-2976-3A64-8		

Closing balance, month by month

Highest 56,380,602 s · lowest 38,638,863 s



August 2975 July 2976

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 1525-0708 2976-07