CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Bracegirdle
Unit 292, Pallas Ring 10

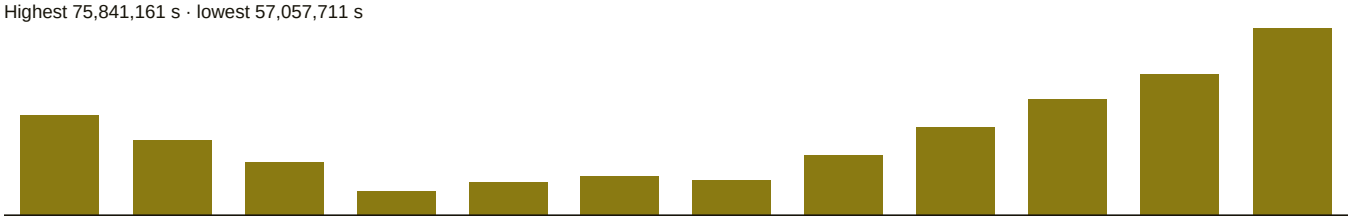
Account 8564-1663-1609
Period 1–31 August 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
70,569,967 s	**+5,277,494 s**	**-6,300 s**	**75,841,161 s**

Date	Description	Amount (s)	Balance (s)
24 Aug	Deposit: Hall E	+4,731,293	75,301,260
	The 0.30 s counter fee that would ordinarily follow a deposit of this size has been waived. The Bank takes the view that a depositor who arrives early should not pay for the queue. Ref. CIBT-2999-1CAC-9		
25 Aug	Payroll credit: the Lagrange Four Commissary	+340,372	75,641,632
	The Teller compared the Lagrange Four Commissary advice with the credit, found no difference, and went to lunch early to mark it. She considers that a fair use of a good result. Ref. CIBT-2999-6177-4		
27 Aug	Slippage fee (Kepler Ring, 7 transfers)	-6,300	75,635,332
	You send your transfer to 8564-2194-0839 in the first minute of the relay's day. The relay has noticed the habit and keeps a bench free for it, and the fee is the same as at any other hour, which is the relay's own courtesy. Ref. CIBT-2999-C710-0		
31 Aug	Interest at 3.50% APY	+205,829	75,841,161
	Where a month has more days than the one before, the interest runs at the old rate for the first 59 days and at the new rate after. Nobody has yet asked the Bank which month had the extra days, and the Bank has not offered to say. Ref. CIBT-2999-982C-1		

Closing balance, month by month

Highest 75,841,161 s · lowest 57,057,711 s



September 2998 August 2999

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 1663-1609 2999-08