CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 362, Pallas Ring 10

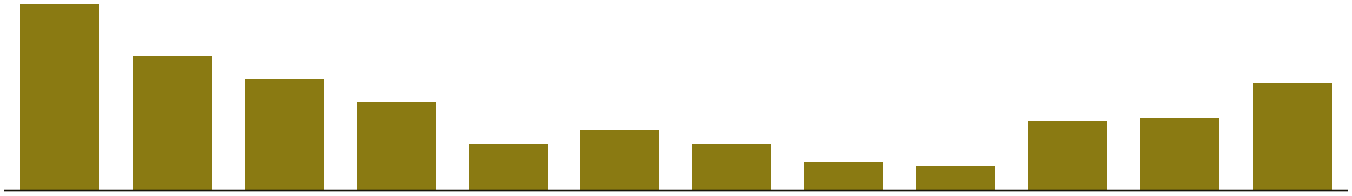
Account 8564-1663-2698
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
247,079,955 s	**+17,211,714 s**	**-432,900 s**	**263,858,769 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	Deposit: Hall E	+14,267,999	261,347,954
	Ganymede Heights Infirmary sends its deposits by night safe on the last working day of the month, in an envelope marked "wages" and nothing else. The officers take care to use the envelope for nothing else either. Ref. CIBT-3003-C5F1-7		
11 Jul	Payroll credit: Ganymede Heights Infirmary	+2,058,346	263,406,300
	Your employer's office converted the wages to cycles before sending them, so the usual 0.30 seconds was not taken. The converted figure has been checked against the posted rate and found correct to the second. Ref. CIBT-3003-FB44-8		
12 Jul	ATM withdrawal: Europa	-259,200	263,147,100
	A withdrawal of 3 Standard days at Europa at the same minute as the last one, from the same concourse. Both times the change was taken in cycles and left on the machine's tray. Ref. CIBT-3003-499D-2		
17 Jul	ATM withdrawal: Europa	-172,800	262,974,300
	The machine was out of paper for 29 days at Europa, so the sum was carried on a manual slip and checked by hand. The slip agrees with the machine's figure, and the machine has since been given paper. Ref. CIBT-3003-EA51-4		
23 Jul	Slippage fee (Europa, 1 transfers)	-900	262,973,400
	The Venus Cloudport crossing is charged at a lower fee in the morning, when the cloud is thin enough for the signal to pass through, and at the full fee at noon, when it has to climb. Your transfers went at noon. The relay calls that hour the climb, and the fee is 900 s. Ref. CIBT-3003-E6B5-0		
31 Jul	Interest at 4.30% APY	+885,369	263,858,769
	Interest is paid to the second at the close of each day. A day that ends on the stroke of midnight is treated as ending one second early, and the figure was checked on the back of the relay's timetable to make sure. Ref. CIBT-3003-B695-8		

Closing balance, month by month

Highest 302,268,279 s · lowest 223,693,435 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 1663-2698 3003-07