CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 292, Pallas Ring 10

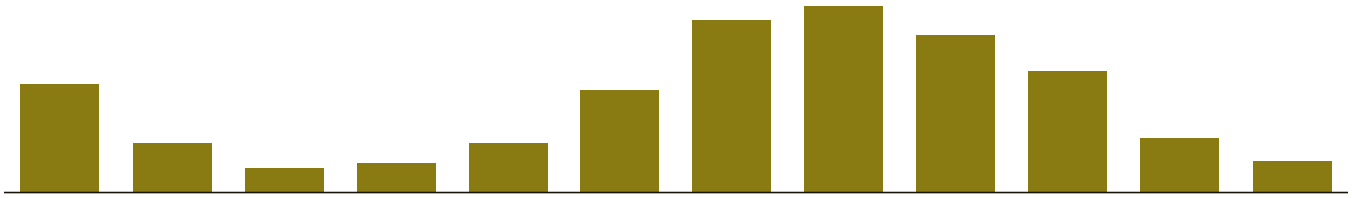
Account 8564-1663-4090
Period 1–31 August 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,736,118 s	**+134,206 s**	**-799,372 s**	**12,070,952 s**

Date	Description	Amount (s)	Balance (s)
12 Aug	Transfer to own account: São Paulo Sector	-716,176	12,019,942
	A sundry of 0.30 s for the upkeep of a locker at São Paulo Sector that nobody has opened in 5 years. The charge is for the locker's upkeep and not its contents, which the Bank has never been told. Ref. CIBT-3000-6D2C-4		
13 Aug	Slippage fee (São Paulo Sector, 4 transfers)	-3,600	12,016,342
	Every crossing from Hall E to São Paulo Sector goes the long way, through two stations whose clocks have never once agreed with each other. You pay for the detour in seconds, and the Bank considers the scenery to be included. Ref. CIBT-3000-F5E0-5		
19 Aug	Turbulence Cover	-23,908	11,992,434
	The carrier stopped the car for 30 minutes to let the cable settle. The policy counts that as turbulence in the cable and not in the passenger, and pays it at the cable's rate, which is lower and more honest. Ref. CIBT-3000-F56A-7		
21 Aug	Transfer to joint account	-55,688	11,936,746
	The joint transfer was reported to the Authority under the Open Ledger order with Rafe Mbatha's name in the public column and yours in the private one, which both of you agreed was the right way round for two people who share a counter. Ref. CIBT-3000-10A5-0		
30 Aug	Payroll credit: Brymar College	+92,814	12,029,560
	The Brymar College station at São Paulo Sector pays its staff in rotation, so this credit arrives half a period early and next month's will arrive half a period late. The two cancel out. The Bank has checked the sum twice. Ref. CIBT-3000-7507-6		
31 Aug	Interest at 3.90% APY	+41,392	12,070,952
	You have never once checked the interest line on the day the statement arrives. You check it on the day it is posted instead. The Bank has adjusted its posting schedule to match, and you have not been told. Ref. CIBT-3000-C54B-3		

Closing balance, month by month

Highest 16,550,681 s · lowest 11,867,982 s



September 2999 August 3000

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 1663-4090 3000-08