CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 138, Pallas Ring 10

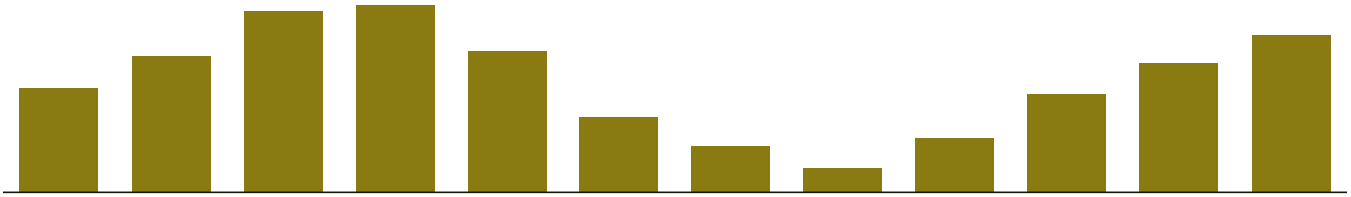
Account 8564-1663-4090
Period 1–31 August 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,624,155 s	**+1,430,396 s**	**-595,596 s**	**16,458,955 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	Turbulence Cover	-17,308	15,606,847
	The monthly premium is drawn on the first working day after the 4th. It is the same sum each month, except in any month in which the cover has been extended, and that month's extension is shown on the line below. Ref. CIBT-3012-8119-9		
16 Aug	Slippage fee (Oakland Sector, 7 transfers)	-4,200	15,602,647
	The statement undercharged the crossings by 600 seconds, which the Bank found on running the schedule a second time. The difference has been added to this month's fee, and the figure shown is the one the relay had been carrying on its own books. Ref. CIBT-3012-A4A8-6		
17 Aug	ATM withdrawal: Oakland Sector	-259,200	15,343,447
	This withdrawal was made in the machine's quiet hours, when the cash-time fee is lower, and the Bank has applied the lower figure of 0.30 s. You were not asked to be awake for it. Ref. CIBT-3012-6C95-9		
20 Aug	Transfer to joint account	-55,688	15,287,759
	"I have no quarrel with the account," the Teller says, "only with the way it is always right before anyone has checked." The balance agrees to the second, and she has said so in writing. Ref. CIBT-3012-5117-4		
21 Aug	ATM withdrawal: Oakland Sector	-259,200	15,028,559
	Cash-time from Oakland Sector was handed over in full, and the teller counted it at the counter afterwards and found it correct. Nobody asked the Bank to note this, and it has noted it anyway, as it notes most things it is pleased by. Ref. CIBT-3012-3DA9-9		
24 Aug	Deposit: Hall E	+1,379,618	16,408,177
	A note for the auditors: the 1,379,618 entered on the 24th was keyed twice and reversed once. The second line is the true one, and the first has been struck through with a ruler, which the auditors ask us to say was done neatly. Ref. CIBT-3012-9723-1		
31 Aug	Interest at 3.90% APY	+50,778	16,458,955
	You check the interest against the posted rate on the first working day of each month, and then again at the counter. The officer has begun to read the rate back before you ask, and you look at the figure in the usual way, which is once. Ref. CIBT-3012-7AA9-0		

Closing balance, month by month

Highest 17,320,510 s · lowest 12,516,163 s



September 3011 — August 3012

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  3012-08`