CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Vantongeren
Unit 329, Pallas Ring 10

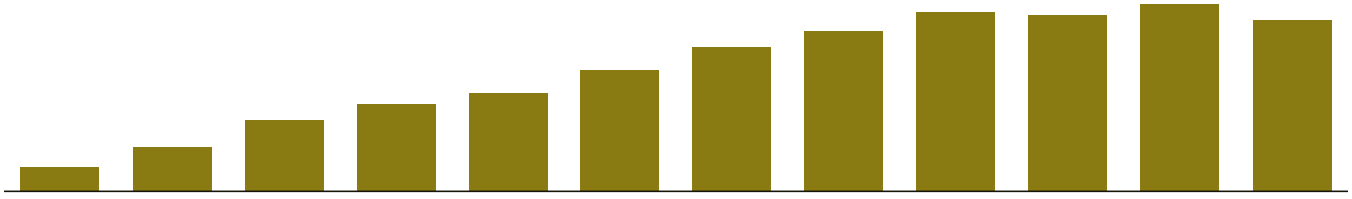
Account 8564-1663-4124
Period 1–31 July 2973
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
149,513,110 s	**+1,882,984 s**	**-6,281,835 s**	**145,114,259 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Payroll credit: Harbourfront Shipping	+1,028,618	150,541,728
	You draw your wage in coin on the day it arrives, and spend the first coin before the second has been counted. The Bank has never found out what the first coin bought, and has stopped asking. Ref. CIBT-2973-582B-8		
09 Jul	Transfer to own account: Luna	-6,236,970	144,304,758
	A sundry raised on the Europa station is held until the ice over the relay is judged safe to cross. The station's officers judge it by walking out on it, and the charge of 0.30 s is posted on the day they come back. Ref. CIBT-2973-9E73-5		
11 Jul	Temporal Health Plan	-43,665	144,261,093
	Each year you ask whether the cover could be extended to a second opinion, and each year the plan says that it could. You have not yet asked for one, which the plan regards as the sign of a confident member. Ref. CIBT-2973-BD51-9		
15 Jul	Slippage fee (Luna, 2 transfers)	-1,200	144,259,893
	Harbourfront Shipping is charged slippage on the remittances it sends to your account. It pays the fee through its own books and asks the Bank to show the same figure on yours, so that both can say they were charged the same amount for the same second. Ref. CIBT-2973-F8DD-5		
27 Jul	Mech Veterans' Time Pension	+418,287	144,678,180
	A survivor's share of 0.940 of your pension is paid to Bram Valderrama on the same day each month, under the arrangement made in 2970. Their receipt is filed with yours, and the officer has asked that the two be read together. Ref. CIBT-2973-BEB5-7		
31 Jul	Interest at 3.50% APY	+436,079	145,114,259
	Interest is paid on the balance at the start of each second, so the 436,079 that arrived at the counter at 14:03:59 earned nothing until 14:04:00, when it began earning as though it had been waiting all along. The statement shows the arrival and the first interest on the same line. Ref. CIBT-2973-4F4E-6		

Closing balance, month by month

Highest 149,513,110 s · lowest 103,180,714 s



August 2972 July 2973

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 1663-4124 2973-07