CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Vantongeren
Unit 287, Pallas Ring 10

Account 8564-1663-4124
Period 1–31 July 3019
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
105,650,963 s	**+1,715,572 s**	**-2,692,728 s**	**104,673,807 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Transfer to own account: Phobos	-2,413,193	103,237,770
	The transfer shown as "for services" was described in error. It was a payment for a service not yet performed, and the Bank has recorded it as a loan. The loan appears on your next statement in full. Ref. CIBT-3019-96A2-1		
04 Jul	Temporal Health Plan	-19,735	103,218,035
	Harbourfront Shipping pays the premium for its staff in one sum on the first working day, and the plan recovers your share from the remittance. The share on this line is the figure after Harbourfront Shipping's own calculation, which its payroll office describes as generous. Ref. CIBT-3019-7A4C-4		
15 Jul	ATM withdrawal: Phobos	-86,400	103,131,635
	You have drawn from the machine at Phobos on the 15th of each month for as long as the account has been open, and each time you stand behind the same pillar while the cash comes out. The officer on the concourse has asked whether this is a view of the machine or of the concourse. You have not said which. Ref. CIBT-3019-EA62-3		
15 Jul	ATM withdrawal: Phobos	-172,800	102,958,835
	Your withdrawal of 2 Standard days at the Phobos machine was drawn on the account your employer pays into, at the employer's request, so that the wages are available on the day they arrive. Ref. CIBT-3019-71C5-9		
16 Jul	Mech Veterans' Time Pension	+378,806	103,337,641
	Harbourfront Shipping paused its contribution to your pension in 3017 and resumed it the following year, with a letter calling the stop a clerical pause. The sum is paid in full, and the pause has been filed under the firm's own history, which it prefers to keep short. Ref. CIBT-3019-DB33-1		
19 Jul	Payroll credit: Harbourfront Shipping	+1,028,618	104,366,259
	Harbourfront Shipping's office at Phobos closed for 28 days for a stocktake, and its wages were held in the meantime. The stocktake found them, and the office has sent a second copy so that the first may be checked against it. Ref. CIBT-3019-D8EE-7		
26 Jul	Slippage fee (Phobos, 1 transfers)	-600	104,365,659
	The Phobos branch reckons slippage in the local sols and passes the result on unrounded. The Head Office rounds it to the second. The branch has asked for the rounding to be stated on the statement, and it has been, in small type. Ref. CIBT-3019-640F-9		
31 Jul	Interest at 3.50% APY	+308,148	104,673,807
	Interest on your pay sat in the account for 30 days at the Harbourfront Shipping rate, because Harbourfront Shipping pays its staff in arrears and the account was credited in advance. The arrears have since been paid. The interest earned in advance is yours, which is the one arrangement Harbourfront Shipping has never wished to explain. Ref. CIBT-3019-90CA-2		

Closing balance, month by month

Highest 124,998,705 s · lowest 100,115,686 s



August 3018 — July 3019

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  3019-07`