CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Larkspur
Unit 46, Pallas Ring 10

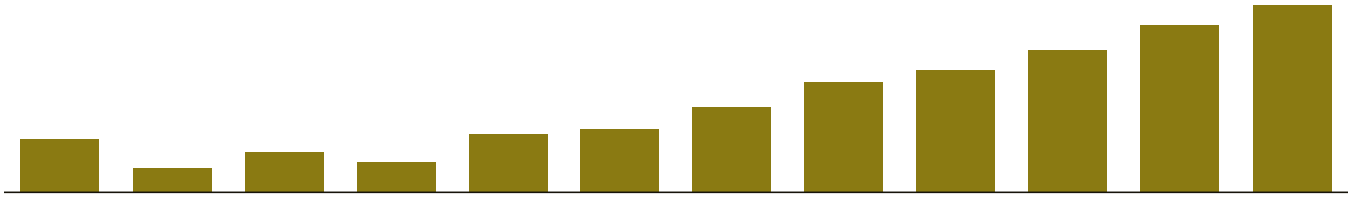
Account 8564-1663-8778
Period 1–31 July 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
192,249,272 s	**+6,511,469 s**	**-1,074,128 s**	**197,686,613 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Slippage fee (Io, 6 transfers)	-5,400	192,243,872
	Auditors reconciled the 6 crossings on this account against both clocks and found the fee correct to the second. The one figure they could not account for was their own, which they have since corrected. Ref. CIBT-2998-9A00-8		
07 Jul	Temporal Health Plan	-33,921	192,209,951
	The claim for 2 sessions waited 31 days, while the provider and the plan agreed the order in which the sessions had been given. They were paid in that order, and the plan has confirmed it. Ref. CIBT-2998-D4B9-3		
14 Jul	ATM withdrawal: Io	-259,200	191,950,751
	You take your withdrawals in the smallest denomination the machine offers and carry them home folded in a coat pocket. You unfold each one at the Hall E counter to ask whether it is still the same sum, and it always is. Ref. CIBT-2998-2DD3-7		
22 Jul	Payroll credit: Ganymede Heights Infirmary	+1,004,678	192,955,429
	Wages from Ganymede Heights Infirmary arrive on the last working day of each month, and have done so since 2997. The Bank has never been asked to change the day and has never had a reason to. Ref. CIBT-2998-C10E-3		
27 Jul	ATM withdrawal: Io	-172,800	192,782,629
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-2998-10D7-0		
29 Jul	Deposit: Hall E	+4,962,085	197,744,714
	This deposit was credited 31 days after it was made, because the envelope was held at the night safe until a second officer had checked it against the slip. It earns from the day it was made, and that day is the one written on the slip. Ref. CIBT-2998-4742-9		
30 Jul	Transfer to joint account	-602,807	197,141,907
	The monthly transfer to 8564-3301-5844 is made on the 30th, or on the day before when the 30th is a day the Bank keeps shut for its own accounts. Hamid Voss has never once been told which day that will be in advance, and has never once been late. Ref. CIBT-2998-4E37-7		
31 Jul	Interest at 3.40% APY	+544,706	197,686,613
	Interest is rounded to the nearest second at the close of the day, and the tenths are carried to the next period, where they have gathered into a sum the officer will not name. Ref. CIBT-2998-55DF-4		

Closing balance, month by month

Highest 197,686,613 s · lowest 151,962,769 s



August 2997 July 2998

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  1663-8778  2998-07`