CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Zola Larkspur**
Unit 218, Pallas Ring 10

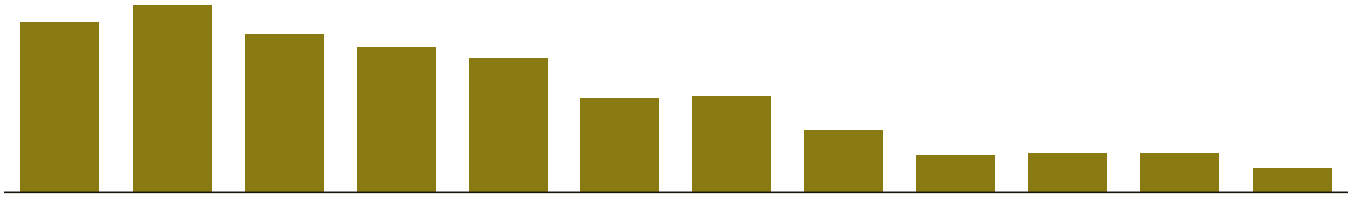
Account 8564-1663-8778
Period 1–31 August 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **152,096,061 s** | **+1,435,616 s** | **-5,304,217 s** | **148,227,460 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 01 Aug | Transfer to joint account | -602,807 | 151,493,254 |
| | The joint interest was rounded up at the start of the month and down at the end, so that over the year the account gains a single second, which you have both been asked not to spend. Ref. CIBT-3014-A991-8 | | |
| 02 Aug | Slippage fee (Phobos, 5 transfers) | -1,500 | 151,491,754 |
| | Crossings from Phobos are reckoned on the local day, which runs 15 Standard hours longer than the Head Office day. The fee for 5 transfers is set on that basis, and nobody at the relay has complained about it. Ref. CIBT-3014-AB57-9 | | |
| 07 Aug | ATM withdrawal: Phobos | -172,800 | 151,318,954 |
| | 2 Standard days was counted by the machine at Phobos, then by the Teller, and the two counts agreed. The Teller would like it known that she had hoped for a discrepancy, for the sake of the afternoon. Ref. CIBT-3014-7D62-7 | | |
| 11 Aug | Payroll credit: Ganymede Heights Infirmary | +1,004,678 | 152,323,632 |
| | Paid from a station on the Phobos ring, where the pay office works a shift ahead of the Bank's own day. The credit reached Hall E a shift early and was held for you in the night safe until the day it belonged to. Ref. CIBT-3014-C080-9 | | |
| 12 Aug | ATM withdrawal: Phobos | -86,400 | 152,237,232 |
| | The withdrawal was made at a quarter past the machine's own hour, which the Teller notes is the only time the machine has ever been on time. Ref. CIBT-3014-7734-3 | | |
| 23 Aug | Temporal Health Plan | -19,643 | 152,217,589 |
| | A physiotherapist's assistant asked the Bank to pass on that you are improving. The Bank has done so. It cannot confirm the improvement, only the assistant's handwriting, which is excellent. Ref. CIBT-3014-58CC-3 | | |
| 25 Aug | Transfer to own account: Phobos | -4,421,067 | 147,796,522 |
| | The sundry from Hamid Voss went out to Venus Cloudport and came back again before the desk could say whose it was. The blank card it arrived on has been returned to Hamid Voss, with a note that the card was not, after all, a joke. Ref. CIBT-3014-ADE9-9 | | |
| 31 Aug | Interest at 3.40% APY | +430,938 | 148,227,460 |
| | The officer has checked the interest against the rate table and then against her own notes, and asks us to say that the two agree and that she did not have to sit down to find out. Ref. CIBT-3014-E54B-0 | | |

## Closing balance, month by month

Highest 190,222,814 s · lowest 148,227,460 s



September 3013 August 3014

*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 3014-08