CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 107, Pallas Ring 10

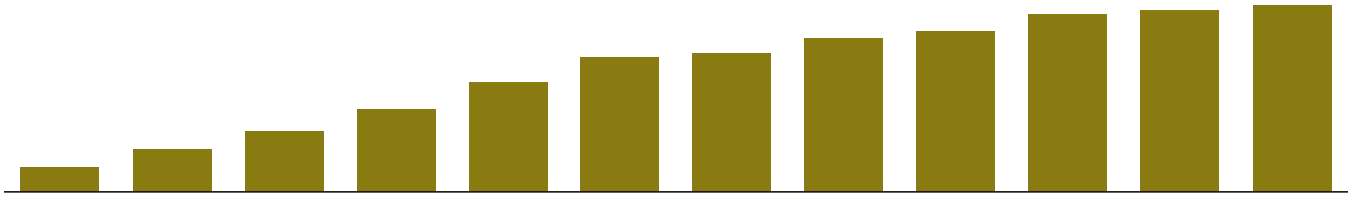
Account 8564-1663-9065
Period 1–30 June 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,272,193 s	**+715,379 s**	**-345,600 s**	**21,641,972 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	ATM withdrawal: Tallinn Sector	-86,400	21,185,793
	Your pay from St. Catherine Bakeries posted after the withdrawal, so the account showed a short balance for 45 minutes. No overdraft fee was charged, since the salary had been sent in good time and the relay was simply slow to agree. Ref. CIBT-2990-3A72-3		
10 Jun	Payroll credit: St. Catherine Bakeries	+167,743	21,353,536
	The rounding rule for St. Catherine Bakeries wages is applied after the receiving charge, not before it. The Bank has been asked to reverse the order twice and has declined both times. This month the difference is 1,800 seconds. Ref. CIBT-2990-2BB1-3		
15 Jun	Deposit: Hall E	+487,365	21,840,901
	The envelope came in a request to be served after the next customer, and was counted at the window as though it had come straight from your hand. The slip was in order, and the figure in the margin agreed with the count, which is all the window asks. Ref. CIBT-2990-A7F9-9		
28 Jun	ATM withdrawal: Tallinn Sector	-259,200	21,581,701
	Withdrawals at the machine are rounded down to the whole second, and the fraction is credited on the next statement. This withdrawal left 0.975 of a second, which has been credited to you. Ref. CIBT-2990-D4CE-8		
30 Jun	Interest at 3.40% APY	+60,271	21,641,972
	You have set the interest to be reinvested each month without a fresh request, and it is reinvested without remark at 3.40% APY. The officers consider the arrangement a model of its kind. Ref. CIBT-2990-2EEC-7		

Closing balance, month by month

Highest 21,641,972 s · lowest 9,733,722 s



July 2989 June 2990

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 1663-9065 2990-06