CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 272, Pallas Ring 10

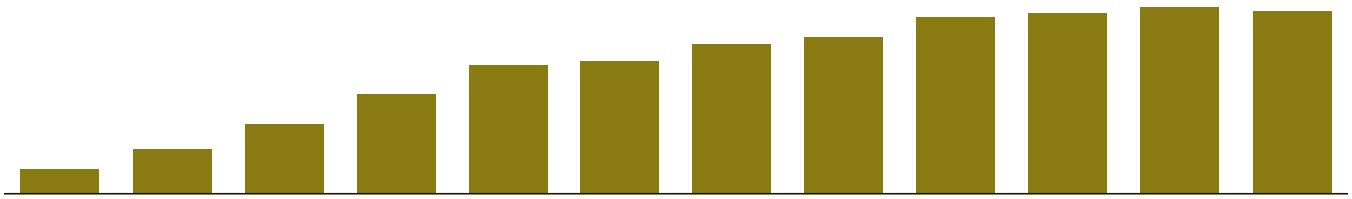
Account 8564-1663-9065
Period 1–31 July 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,641,972 s	**+229,061 s**	**-509,108 s**	**21,361,925 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Slippage fee (Lagos Sector, 7 transfers)	-4,200	21,637,772
	The 7 crossings you make at the start of each quarter attract the fee every time. Each quarter the officer offers the slower route at a lower fee, and you have declined it every time since 2988. It will be offered again next quarter. Ref. CIBT-2990-7B16-6		
15 Jul	ATM withdrawal: Lagos Sector	-86,400	21,551,372
	The cash-time line at Lagos Sector for the 15th matched a receipt, a log entry and a counterfoil that should not exist. The counterfoil is in the Committee's room, filed as a counterfoil. Ref. CIBT-2990-D615-6		
17 Jul	Payroll credit: St. Catherine Bakeries	+167,743	21,719,115
	Credit from St. Catherine Bakeries, rounded to the lower second. Over the year the rounding rule has left 1,500 seconds on your side of the ledger. The Bank holds them without interest, as the rule permits, and without comment. Ref. CIBT-2990-633F-8		
24 Jul	ATM withdrawal: Lagos Sector	-172,800	21,546,315
	On Mars the machine pays in days and rounds down to the nearest sol. The 0.949 left over is held for you at the Mars office and will be paid at the next shuttle. Ref. CIBT-2990-4951-3		
30 Jul	Transfer to own account: Lagos Sector	-245,708	21,300,607
	A sundry of 245,708 from Lagos Sector came in days and was converted at the local rate, which was posted in the morning and withdrawn by the afternoon. The morning's rate stands; the officer says the afternoon was for the local office to deal with. Ref. CIBT-2990-9F4B-7		
31 Jul	Interest at 3.40% APY	+61,318	21,361,925
	Interest for 2988, carried over from the old schedule. Interest for the first half of the month was calculated on that schedule, and the second half on the new one. Ref. CIBT-2990-6B9A-4		

Closing balance, month by month

Highest 21,641,972 s · lowest 11,085,060 s



August 2989 July 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 2990-07