CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 77, Pallas Ring 10

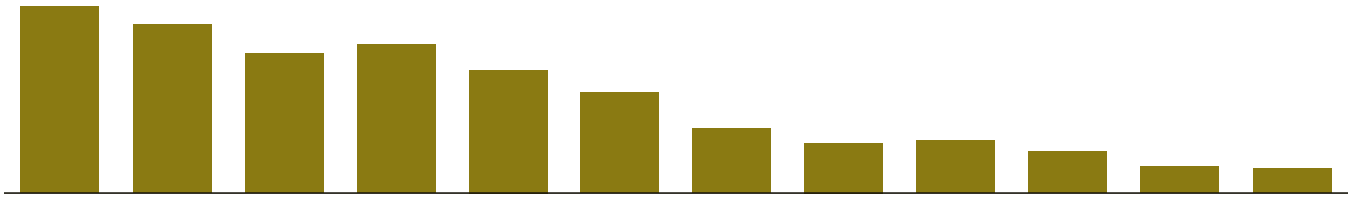
Account 8564-1663-9065
Period 1–31 July 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,658,401 s	**+217,775 s**	**-270,406 s**	**17,605,770 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Slippage fee (Mars Station, 8 transfers)	-4,800	17,653,601
	Mars crossings are settled in Mars days, which the relay at Mars Station keeps in step with ours by a method it describes as approximate. The fee for 8 crossings is 4,800 s. Ref. CIBT-2991-18CD-3		
07 Jul	Payroll credit: St. Catherine Bakeries	+167,743	17,821,344
	Auditors' sample: the St. Catherine Bakeries pay for 8 periods matches the remitter's advice to the second, with one exception. That credit posted a day early because the remitter's office kept a holiday the Bank had not been told about, and the holiday has since been written into the calendar. Ref. CIBT-2991-7DE9-2		
11 Jul	ATM withdrawal: Mars Station	-86,400	17,734,944
	The machine at Mars Station keeps the local day, so your withdrawal was logged there before the 11th had begun at the Head Office. The date on this line is ours; the time on the receipt is theirs. Ref. CIBT-2991-E742-9		
17 Jul	Transfer to own account: Mars Station	-179,206	17,555,738
	Charges on this statement were summed before rounding, not after, which leaves a remainder of 0.976 that belongs to no line on the page. The total shown is correct to the second. Ref. CIBT-2991-40EE-1		
31 Jul	Interest at 3.40% APY	+50,032	17,605,770
	The Bank does not charge for paying interest out in sols from Mars Station, on the grounds that the interest has already been earned once and should not be taxed twice. Ref. CIBT-2991-534B-5		

Closing balance, month by month

Highest 21,920,509 s · lowest 17,605,770 s



August 2990 July 2991

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 2991-07