CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 70, Pallas Ring 10

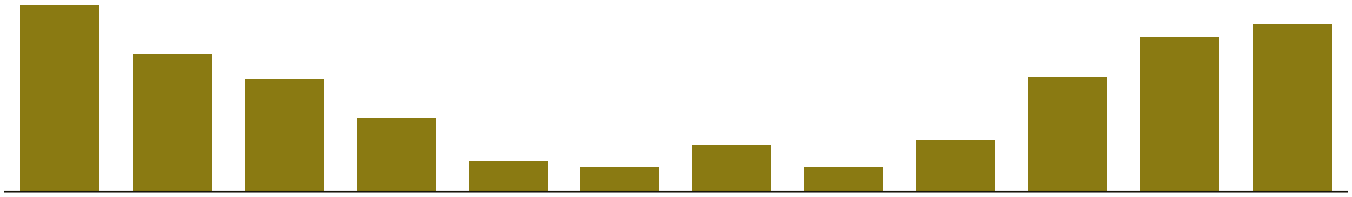
Account 8564-1663-9065
Period 1–31 July 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,794,612 s	**+535,026 s**	**-352,800 s**	**11,976,838 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Deposit: Hall E	+333,865	12,128,477
	Zeno Kowalczyk and you made this deposit at one window, each giving half the sum and each asking the other to sign. The officer has signed for both, and the two signatures match, which the holders regard as a point of pride and the officer as a point of record. Ref. CIBT-3000-BA92-3		
09 Jul	ATM withdrawal: Oakland Sector	-259,200	11,869,277
	The withdrawal of 3 Standard days waited 30 days, because the confirming relay was carrying a schedule for another sector that week. The confirmation came on the 9th, and the cash is treated as dispensed on the first day. Ref. CIBT-3000-3D91-0		
18 Jul	Slippage fee (Oakland Sector, 8 transfers)	-7,200	11,862,077
	St. Catherine Bakeries's remittance clerk rounds each crossing to the nearest ten seconds, so every transfer arrives a little short, and the difference comes to 900 seconds. The clerk asks that this be recorded as a discount, and the Bank has recorded it as a difference. Ref. CIBT-3000-AB9B-9		
19 Jul	ATM withdrawal: Oakland Sector	-86,400	11,775,677
	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-3000-19AB-2		
26 Jul	Payroll credit: St. Catherine Bakeries	+167,743	11,943,420
	Pay for 28 days' work on Oakland Sector, converted at the posted rate on the day it was paid, not the day it was earned. Ref. CIBT-3000-E073-8		
31 Jul	Interest at 3.40% APY	+33,418	11,976,838
	You have asked for the interest to be checked by hand on the first of each period, against a card you keep in your own hand. The Bank does so, and the result has never differed from the machine's. The officer now writes the figure in the margin before being asked. Ref. CIBT-3000-72E6-3		

Closing balance, month by month

Highest 12,250,930 s · lowest 9,935,042 s



August 2999 July 3000

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 3000-07