CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 29, Pallas Ring 10

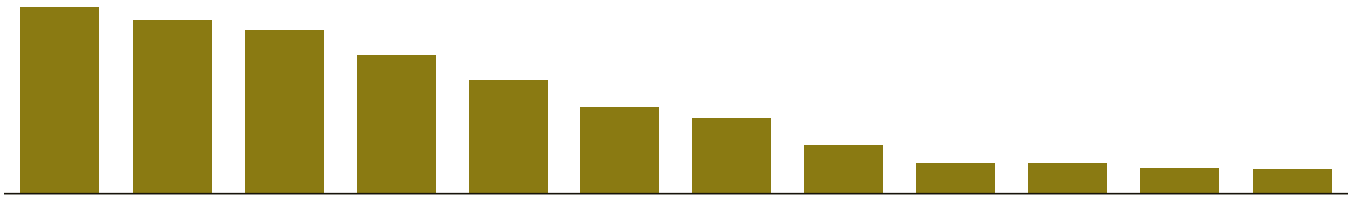
Account 8564-1663-9065
Period 1–31 August 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,997,461 s	**+231,520 s**	**-261,600 s**	**15,967,381 s**

Date	Description	Amount (s)	Balance (s)
12 Aug	Slippage fee (Europa, 4 transfers)	-2,400	15,995,061
	Internal audit has traced the 4 crossings to their sending branch and found that each was entered in the ledger in the order it was sent. This is unusual enough to be recorded, and the auditors have recorded it. Ref. CIBT-3017-444A-4		
14 Aug	Deposit: Hall E	+18,451	16,013,512
	Brought in by a crew whose shift runs through the middle of the local night, and who asked for the credit to be dated to their own sleep. It has been dated to the local day, which the crew says is close enough to sleep to be going on with. Ref. CIBT-3017-AEBD-1		
15 Aug	ATM withdrawal: Europa	-259,200	15,754,312
	The receipt for this draw was printed on the machine's own paper, which is thinner than ours and reads the same from either side. The Bank has kept it in the file, since it cannot tell which side is the front. Ref. CIBT-3017-DD34-2		
27 Aug	Payroll credit: St. Catherine Bakeries	+167,743	15,922,055
	The St. Catherine Bakeries office on Europa keeps the wage in a separate purse until the crew comes in from the surface, so the credit arrives one shift late. The purse is kept under the counter at the local office, and has been since 3012. Ref. CIBT-3017-BBFD-3		
31 Aug	Interest at 3.40% APY	+45,326	15,967,381
	St. Catherine Bakeries holds a staff loan account in your name, and the interest on it is credited here at the posted rate. The firm's treasurer asks that you not be told how much more it would have liked the rate to be. Ref. CIBT-3017-F133-4		

Closing balance, month by month

Highest 22,180,168 s · lowest 15,967,381 s



September 3016 August 3017

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 3017-08