CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kofi Prendergast
Unit 98, Pallas Ring 10

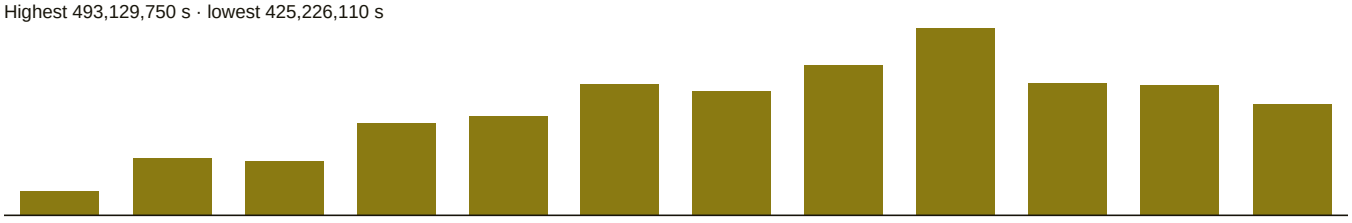
Account 8564-1663-9735
Period 1–31 July 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
469,295,259 s	**+3,770,096 s**	**-11,686,372 s**	**461,378,983 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Kepler Ring	-86,400	469,208,859
	The standing transfer to 8564-9400-3135 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-2989-2D00-4		
02 Jul	Slippage fee (Kepler Ring, 7 transfers)	-4,200	469,204,659
	Where the fee for a run of short crossings is less than a whole second, it is rounded up once for the run and not at all for each crossing in it, so a long run of small transfers is charged as one transfer of ordinary size. Ref. CIBT-2989-55BB-8		
06 Jul	ATM withdrawal: Kepler Ring	-172,800	469,031,859
	You have never used the Kepler Ring machine on a wet day, though it is always open. The officers have noted the weather on your file, in case it is ever asked for. Ref. CIBT-2989-049E-6		
07 Jul	Payroll credit: Harbourfront Shipping	+2,205,779	471,237,638
	Harbourfront Shipping has asked that the wage be paid before the work is done, on the grounds that the work will be done in any case. The Bank has declined. The firm has paid the Bank a small fee for asking, which the Bank has accepted in the spirit intended. Ref. CIBT-2989-7FC0-0		
20 Jul	Transfer to own account: Kepler Ring	-11,422,972	459,814,666
	Harbourfront Shipping has asked that its transfers to this account be made in turns rather than seconds, as its wages have always been paid. The conversion was made at the posted rate, and its finance office has written to say the figure is exact to the second. Ref. CIBT-2989-6B83-7		
31 Jul	Interest at 4.00% APY	+1,564,317	461,378,983
	Posting was held 30 days, because the day the interest fell on was declared a holiday at Kepler Ring after the schedule had been printed. The holiday was observed, the schedule was not, and the interest followed once both had caught up. Ref. CIBT-2989-0A3A-9		

Closing balance, month by month

Highest 493,129,750 s · lowest 425,226,110 s



August 2988 July 2989

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 1663-9735 2989-07