CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Yardley
Unit 14, Pallas Ring 10

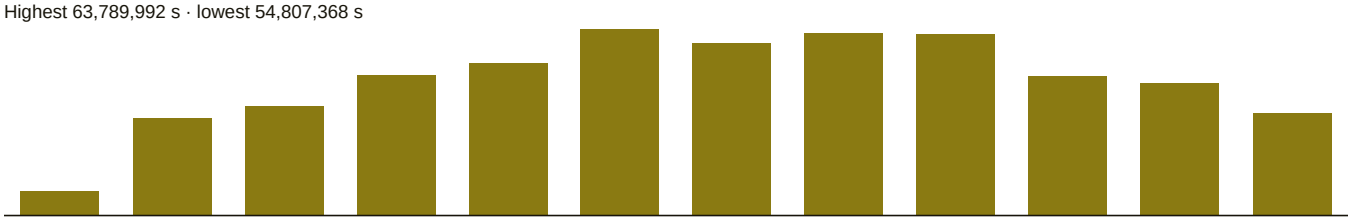
Account 8564-2139-6933
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
60,810,903 s	**+585,885 s**	**-2,246,214 s**	**59,150,574 s**

Date	Description	Amount (s)	Balance (s)
05 Jun	Transfer to joint account	-211,666	60,599,237
	Interest on the holders' joint line is carried under Unallocated Seconds, beside the sums for their separate accounts, and is never compared with them. Ref. CIBT-3003-28F9-1		
06 Jun	Payroll credit: Interworld Post	+352,777	60,952,014
	Interworld Post was closed on the 6th for its own founding, and the wage was credited the day after with a card that reads "in honour of a very old arrangement". The Bank has honoured the arrangement, whatever it was. Ref. CIBT-3003-D825-5		
12 Jun	ATM withdrawal: Titan	-86,400	60,865,614
	Your receipt from Titan reads 86,400 and the balance reads One Standard day, and the Bank has been asked which of the two you intended to take. You took the second, and the first has been struck as a figure the machine was too keen to print. Ref. CIBT-3003-C78D-4		
18 Jun	Slippage fee (Titan, 9 transfers)	-2,700	60,862,914
	The fee for the 9 crossings on the 18th is nil. Those transfers were sent at the one moment of the day when both clocks stand at noon, and the Bank has never been able to explain why this happens, and has not tried very hard. Ref. CIBT-3003-6908-3		
24 Jun	Transfer to own account: Titan	-1,945,448	58,917,466
	Interworld Post took its staff loan repayment from this account early, on the 24th rather than the usual day. The loan's officer has confirmed that the early debit was intended, and that the loan is now, in her words, "closer to finished than it was". Ref. CIBT-3003-C5CE-4		
30 Jun	Interest at 4.60% APY	+233,108	59,150,574
	The rate was keyed one place wrong at Titan and corrected on the next morning's run. The interest for the period is the corrected sum, shown on this line, and nothing further is owed. Ref. CIBT-3003-C117-8		

Closing balance, month by month

Highest 63,789,992 s · lowest 54,807,368 s



July 3002 June 3003

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 2139-6933 3003-06