CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bram Fennimore
Unit 276, Pallas Ring 10

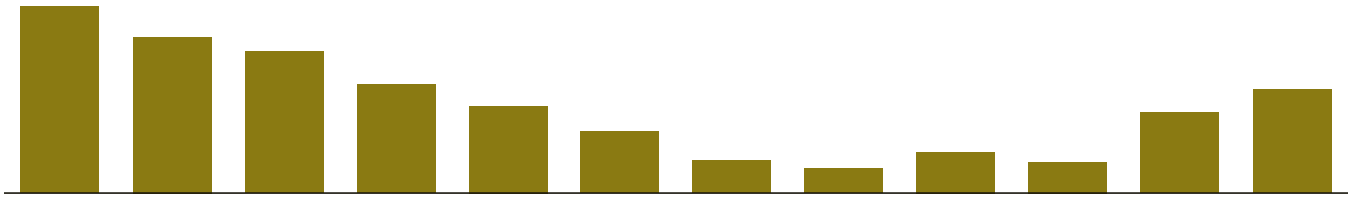
Account 8564-2827-6708
Period 1–31 May 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
353,550,142 s	**+15,165,753 s**	**-265,500 s**	**368,450,395 s**

Date	Description	Amount (s)	Balance (s)
06 May	ATM withdrawal: Callisto	-259,200	353,290,942
	The receipt gave the time in the local hour at Callisto, and your statement gives ours. Neither is wrong. The two have been printed side by side, for convenience. Ref. CIBT-3000-1F0C-9		
14 May	Payroll credit: Kepler Ring Hydroponics	+1,959,193	355,250,135
	Net pay from Kepler Ring Hydroponics was converted at Callisto on the day of the crossing, which fell on a holiday there and so took the rate posted the day before. The difference is 23 seconds in your favour and has been credited in full. Ref. CIBT-3000-C5DD-1		
20 May	Deposit: Hall E	+11,792,360	367,042,495
	The count was checked against the window's tally, the night safe's log and the holder's pencilled figure in the margin. All three agreed, and the pencil was the only one that had to be rounded. Ref. CIBT-3000-338C-0		
29 May	Slippage fee (Callisto, 7 transfers)	-6,300	367,036,195
	A fee that falls on an exact half-second is charged to the holder on an even-numbered crossing of the month and not on an odd one, so the holder pays the whole second on one crossing and nothing on the next. Ref. CIBT-3000-097D-3		
31 May	Interest at 4.80% APY	+1,414,200	368,450,395
	The officer reads the interest figure aloud, reads it again in a lower voice, and then slides the slip across with one finger on the line. The second reading is for the figure. The first was for you. Ref. CIBT-3000-6163-3		

Closing balance, month by month

Highest 420,235,114 s · lowest 318,595,084 s



June 2999 May 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 2827-6708 3000-05