CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vesna Tranter
Unit 262, Pallas Ring 10

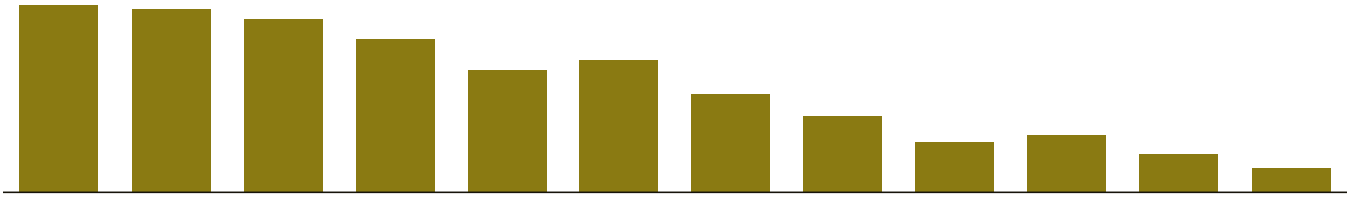
Account 8564-3370-7721
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
187,792,763 s	**+2,568,213 s**	**-7,694,874 s**	**182,666,102 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Mech Veterans' Time Pension	+495,225	188,287,988
	The mechanical allowance was copied from a draft of the schedule that was signed and then withdrawn. The draft had the right figure, the published schedule has the other, and the difference of 0.30 s is paid with the next instalment. Ref. CIBT-3003-27B7-4		
04 Jun	Temporal Health Plan	-37,903	188,250,085
	You have claimed for the same eye examination every 9 months since 2998, always in the week before the rent is due. The plan's reviewer has noticed the pattern and considers it sensible. Ref. CIBT-3003-230E-6		
05 Jun	Transfer to own account: Lagos Sector	-7,559,472	180,690,613
	A charge was raised twice on the 5th, once as a sundry and once as a fee. Only the sundry stands; the fee has been struck through in the ledger, in ink, as the rule requires. Ref. CIBT-3003-FF9A-0		
07 Jun	Turbulence Cover	-9,899	180,680,714
	The premium on a policy extended for 31 days is rounded to the nearest whole day, and the extension appears as a single line. No one has asked for the days to be shown one by one, and the underwriters would find it tiresome. Ref. CIBT-3003-A6B4-5		
11 Jun	Payroll credit: the Ceres Ring Assay Office	+1,572,208	182,252,922
	Your pay from the Ceres Ring Assay Office was credited at the Lagos Sector rate, which a committee on that world sets and which is higher than ours by 0.993 of a day. The Bank passes the difference on at no charge, the committee being a customer as well. Ref. CIBT-3003-8065-9		
15 Jun	ATM withdrawal: Lagos Sector	-86,400	182,166,522
	The Committee's sample of cash-time withdrawals at Lagos Sector for 3001 included yours, and found it in order to the second. It asks us to say that it found nothing else, which the Committee considers a finding in itself. Ref. CIBT-3003-6E49-0		
21 Jun	Slippage fee (Lagos Sector, 2 transfers)	-1,200	182,165,322
	Completed on the 21st, the internal audit of the slippage ledger found nothing amiss on this account. The auditors asked for the finding to be dated to their visit, which was earlier, since they did not wish to be seen taking credit for a quiet month. Ref. CIBT-3003-5C4E-9		
30 Jun	Interest at 3.20% APY	+500,780	182,666,102
	The interest on the 30th was reversed because a digit in the rate had been read from the wrong column of the schedule. The correct figure is 3.20% APY, the difference has been credited with a note, and the column has been labelled, in case anyone else reads it that way. Ref. CIBT-3003-EBC4-2		

Closing balance, month by month

Highest 241,908,200 s · lowest 182,666,102 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 3370-7721 3003-06