CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Gunnarsdottir
Unit 318, Pallas Ring 10

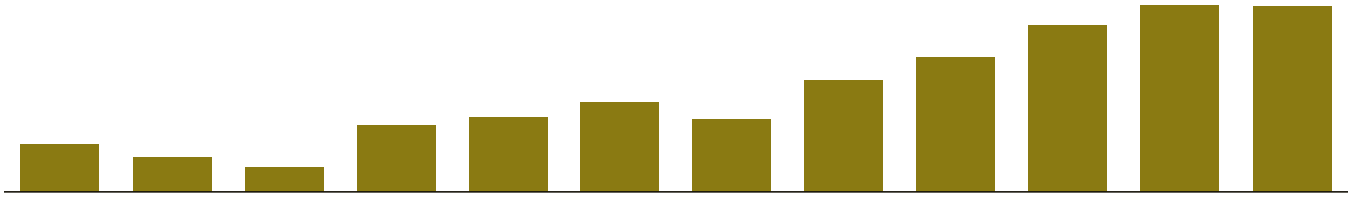
Account 8564-4551-5708
Period 1–31 July 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
129,458,017 s	**+1,325,102 s**	**-1,493,576 s**	**129,289,543 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Transfer to own account: Callisto	-1,479,589	127,978,428
	A sundry of 0.30 s for the upkeep of a locker at Callisto that nobody has opened in 9 years. The charge is for the locker's upkeep and not its contents, which the Bank has never been told. Ref. CIBT-3000-7132-0		
14 Jul	Turbulence Cover	-10,387	127,968,041
	The Venus Cloudport route is paid by the cloudport's own dawn, which comes 31 Standard days after the one we keep. The underwriter asks that the premium be paid on the dawn it was sold on, and the Bank has found that date in the register. Ref. CIBT-3000-95B1-0		
24 Jul	Payroll credit: Titan Methane Works	+796,482	128,764,523
	For Titan Methane Works, rounding is done to the nearest whole hour of the employer's own shift, so a shift of 32 hours and a fraction is paid as 32 hours. The fraction is forgiven, which the employer calls rounding and the Bank calls the shift. Ref. CIBT-3000-689D-0		
26 Jul	Slippage fee (Callisto, 6 transfers)	-3,600	128,760,923
	You have paid this fee 6 times this month and once, in 2998, in advance. The Bank has no record of being thanked for either, and does not require one. Ref. CIBT-3000-480C-8		
31 Jul	Interest at 4.90% APY	+528,620	129,289,543
	Interest on the Lagrange deposit is held in the station's own dark, where it accrues without a clock, and is brought across on the first morning of each period. The rate it earned is the one posted, and nobody has yet found a station that wants the dark back. Ref. CIBT-3000-8A10-3		

Closing balance, month by month

Highest 129,458,017 s · lowest 102,598,078 s



August 2999 July 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 4551-5708 3000-07