CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ravensworth
Unit 102, Pallas Ring 10

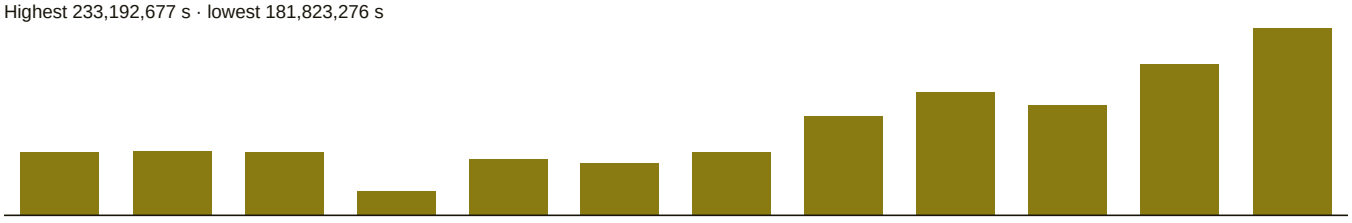
Account 8564-4792-8321
Period 1–30 June 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
221,907,641 s	**+11,719,436 s**	**-434,400 s**	**233,192,677 s**

Date	Description	Amount (s)	Balance (s)
11 Jun	ATM withdrawal: Io	-172,800	221,734,841
	Last month's statement printed this withdrawal twice, once with its fee and once without. The fee was the correct one, and the second line has been removed without any other change. Ref. CIBT-3013-2364-6		
22 Jun	Deposit: Hall E	+9,425,420	231,160,261
	The deposit was held 31 days at Hall E because the envelope had been sealed with the wax of the wrong day, and the wax was sent back to the bench to be recast. The sum earns from the day it was sealed, which the bench says is the correct day, though the wax disagrees. Ref. CIBT-3013-D103-5		
26 Jun	ATM withdrawal: Io	-259,200	230,901,061
	The machine at Io dispenses in cycles and reports in cycles and seconds, so every receipt has two readings. You read both aloud at the counter, and the difference, 0.975, has been checked by the Teller and found to be in the machine's favour. Ref. CIBT-3013-547C-6		
27 Jun	Slippage fee (Io, 4 transfers)	-2,400	230,898,661
	The fee comes to 2,400 s, which the rule takes down to the lower whole second. The 0.949 that was left over is kept in reserve against your next crossing. Ref. CIBT-3013-895E-4		
29 Jun	Payroll credit: Harbourfront Shipping	+1,443,371	232,342,032
	Passed across 61 relays between Io and Hall E, these wages from Harbourfront Shipping arrived in full. The relays' fees are absorbed in the Settlement Arrangement and do not appear on this line. Ref. CIBT-3013-EDCA-8		
30 Jun	Interest at 4.60% APY	+850,645	233,192,677
	The interest on 8564-4792-8321 was credited on the first morning of the period. That is a little before the depositor's own first morning at Io, where the day begins 49 hours later. The depositor has made his own arrangements about the difference and has not complained of the early pay. Ref. CIBT-3013-BDF9-0		

Closing balance, month by month

Highest 233,192,677 s · lowest 181,823,276 s



July 3012 June 3013

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 4792-8321 3013-06