CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ravensworth
Unit 245, Pallas Ring 10

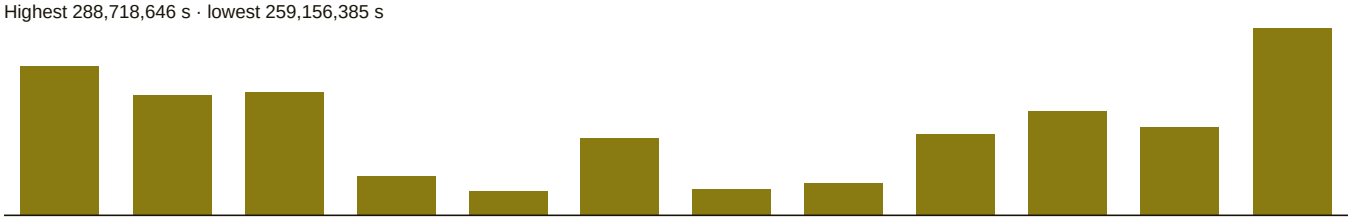
Account 8564-4792-8321
Period 1–31 May 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
270,727,799 s	**+18,340,947 s**	**-350,100 s**	**288,718,646 s**

Date	Description	Amount (s)	Balance (s)
19 May	Payroll credit: Harbourfront Shipping	+1,443,371	272,171,170
	For the auditors: the Harbourfront Shipping credit of 1,443,371 matches the remittance advice, the contract on file and the officer's note, and the three agree to the second. Ref. CIBT-3023-9129-3		
23 May	ATM withdrawal: Kepler Ring	-86,400	272,084,770
	Harbourfront Shipping asked the office at Kepler Ring to keep the machine stocked on the 23rd, and it has been stocked on that day ever since. Your withdrawals on that date are the only ones the Bank has been asked to schedule around, and it has done so without comment. Ref. CIBT-3023-38DA-0		
26 May	Slippage fee (Kepler Ring, 5 transfers)	-4,500	272,080,270
	The fee comes to 4,500 s, which the rule takes down to the lower whole second. The 0.982 that was left over is kept in reserve against your next crossing. Ref. CIBT-3023-F684-2		
29 May	ATM withdrawal: Kepler Ring	-259,200	271,821,070
	The withdrawal was made at Kepler Ring, which is on the far side of a day from the Hall E counter. It was posted on the evening of the day before, and the Bank has made the adjustment. You need not make one yourself. Ref. CIBT-3023-F2BB-2		
30 May	Deposit: Hall E	+15,859,787	287,680,857
	The Lagrange-4 window sits on the slow side of a rotating ring, so an envelope left on the counter in the morning is a little heavier by evening, with the ring's dust on the flap. The counter brushes it off before the count, and the dust is not charged. Ref. CIBT-3023-80CE-0		
31 May	Interest at 4.60% APY	+1,037,789	288,718,646
	The rate on the 31st line was printed as APR, the measure for an account that compounds by the month, when this account compounds by the second. The figure is 4.60% APY, the interest has been worked again from it, and the difference is credited below. Ref. CIBT-3023-3AF2-6		

Closing balance, month by month

Highest 288,718,646 s · lowest 259,156,385 s



June 3022 May 3023

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 3023-05