CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Calla Kestrel
Unit 300, Pallas Ring 10

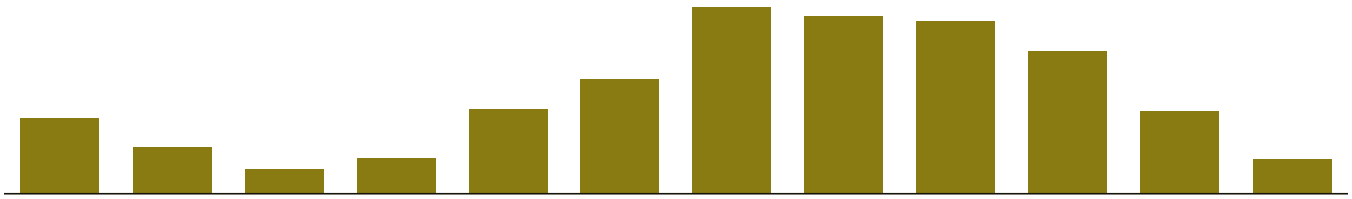
Account 8564-4802-0607
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,155,596 s	**+437,818 s**	**-4,284,044 s**	**33,309,370 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	Payroll credit: Brymar College	+329,448	37,485,044
	The Brymar College office at Ganymede pays on the first day of its world's season, which falls wherever the season decides. The credit arrived in good order, and the season has been notified. Ref. CIBT-3003-796B-0		
18 Aug	ATM withdrawal: Ganymede	-259,200	37,225,844
	Each withdrawal is rounded up to the next full second of cash-time for the machine's charge, so 0.946 of a second on a draw of 3 Standard days costs as much as the whole second. The machine has been reprogrammed twice to stop doing this, and has twice resumed. Ref. CIBT-3003-8FBB-6		
24 Aug	Slippage fee (Ganymede, 7 transfers)	-6,300	37,219,544
	Slippage on the 7 crossings to Ganymede is charged at the rate posted for the hour of each crossing. The transfers were made at first light, when the two clocks are least alike. The Bank does not know whether that hour was chosen. It knows that it has been chosen every month since 3002. Ref. CIBT-3003-26F2-2		
24 Aug	Temporal Health Plan	-30,380	37,189,164
	The cover note for this period runs to a single line. The clerk who typed it said she had tried to make it longer and had not been able to find anything to add. Ref. CIBT-3003-745F-8		
26 Aug	Transfer to own account: Ganymede	-3,988,164	33,201,000
	You have never once left a sundry owing or in credit by a single second. The accounts officer has noted this, and finds it restful. Ref. CIBT-3003-6EA6-0		
31 Aug	Interest at 3.50% APY	+108,370	33,309,370
	Rounded to the nearest second at the close of the day, this period's figure came out 9 seconds in your favour. The rounding is applied in the depositor's favour on every second day, and this was one of them. Ref. CIBT-3003-1D0D-1		

Closing balance, month by month

Highest 45,489,795 s · lowest 32,514,377 s



September 3002 August 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 4802-0607 3003-08