CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Fothergill
Unit 16, Pallas Ring 10

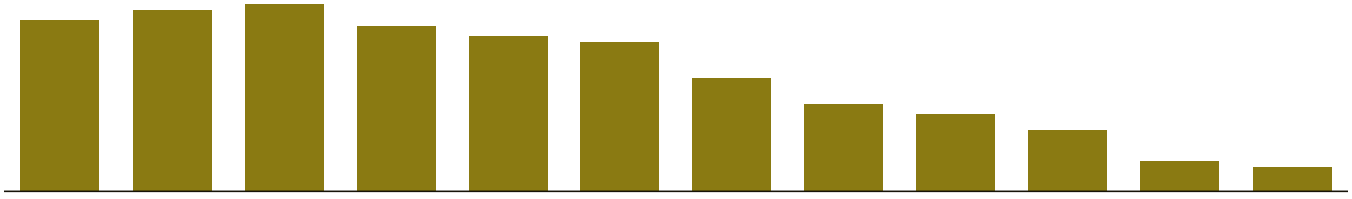
Account 8564-4918-9708
Period 1–30 June 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
161,348,033 s	**+2,012,941 s**	**-5,887,937 s**	**157,473,037 s**

Date	Description	Amount (s)	Balance (s)
10 Jun	ATM withdrawal: Io	-259,200	161,088,833
	No fee is charged on the withdrawal shown for the 10th. The schedule allows one free cash-time withdrawal in each Standard week, and this was the one. Ref. CIBT-3012-C272-0		
20 Jun	Payroll credit: the Ceres Ring Assay Office	+1,448,223	162,537,056
	The wage waited 30 days for a supervisor who was on a long shift and could sign only when it ended. The supervisor signed on the 20th, and the credit went out the same hour. Ref. CIBT-3012-3C34-9		
21 Jun	Transfer to own account: Io	-5,365,037	157,172,019
	You ask for a receipt for every small sum you pay, including the sum you pay for the receipt. The counter has begun to write the second receipt on the back of the first, and the sundry is charged once for the pair. Ref. CIBT-3012-87A9-1		
25 Jun	ATM withdrawal: Io	-259,200	156,912,819
	The Teller watched the notes come out of the slot, watched you take them, and said nothing at all, which at this window counts as the highest compliment available. Ref. CIBT-3012-A54E-7		
26 Jun	Slippage fee (Io, 5 transfers)	-4,500	156,908,319
	The Ceres Ring Assay Office stamps its remittances by its own calendar, which runs one Standard day behind the Head Office's, so each crossing from the firm is reckoned a day late and charged for the difference. The firm's accounts department has asked us to say that the calendar is correct, and the Bank has said so. Ref. CIBT-3012-E2C1-3		
30 Jun	Interest at 4.20% APY	+564,718	157,473,037
	The statement reached you 30 days late, because the interest had been credited before the period it belonged to had been opened. The Bank has put the dates in order, and the figures shown are the ones it carried. The statement was held on the mezzanine, between the relay room and the grille while this was done. Ref. CIBT-3012-9EEE-2		

Closing balance, month by month

Highest 265,967,363 s · lowest 157,473,037 s



July 3011 June 3012

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 4918-9708 3012-06