CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Hightower
Unit 27, Pallas Ring 10

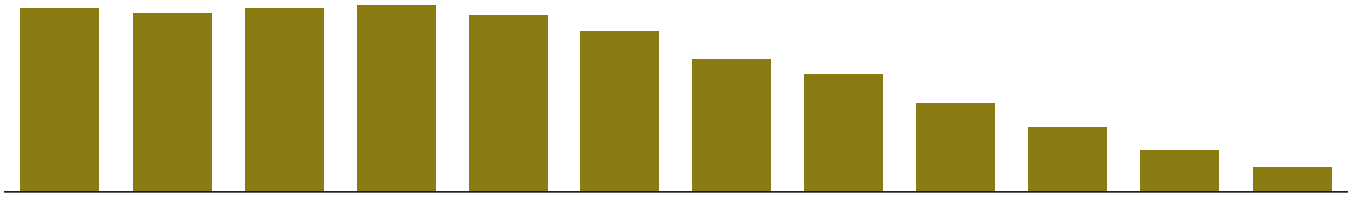
Account 8564-5501-1663
Period 1–31 July 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
74,216,356 s	**+857,226 s**	**-4,764,325 s**	**70,309,257 s**

Date	Description	Amount (s)	Balance (s)
11 Jul	Transfer to joint account	-362,192	73,854,164
	The transfer to 8564-6221-7295 posted on the 11th had been keyed from the previous month's slip, because the new one was filed under the holders' old surname. The slip has been moved to the right file, and the figure now agrees with the current mandate. Ref. CIBT-3023-99E2-3		
22 Jul	Payroll credit: Montréal Sector Transit	+603,654	74,457,818
	Salary from Montréal Sector Transit, received on the 22nd as before. You have taken the credit in one sum every month since the account was opened and have never asked for the fraction, so the branch has kept it for you in the account's margin, where it grows at the posted rate. Ref. CIBT-3023-BC6A-2		
22 Jul	Transfer to own account: Io	-4,400,333	70,057,485
	A sundry adjustment of 1,800 seconds corrects an entry in the 3021 ledger, which was found to be written in a hand the Bank no longer uses. The entry stands. The hand has been retired. Ref. CIBT-3023-DB24-6		
29 Jul	Slippage fee (Io, 2 transfers)	-1,800	70,055,685
	A crossing to the Io lighthouse relay is charged in full, though the relay cannot see the lighthouse. The keeper reports the light each night and the Bank takes his word, since he has not once been wrong in 11 years at the post. Ref. CIBT-3023-B9D5-4		
31 Jul	Interest at 4.10% APY	+253,572	70,309,257
	Interest for the last 28 days was posted late, because the period's rate was not confirmed until the Authority published its reference second. The interest accrued in the meantime, as interest does. Ref. CIBT-3023-BC8D-7		

Closing balance, month by month

Highest 107,439,704 s · lowest 70,309,257 s



August 3022 July 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 5501-1663 3023-07