CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Odile Ostrander
Unit 283, Pallas Ring 10

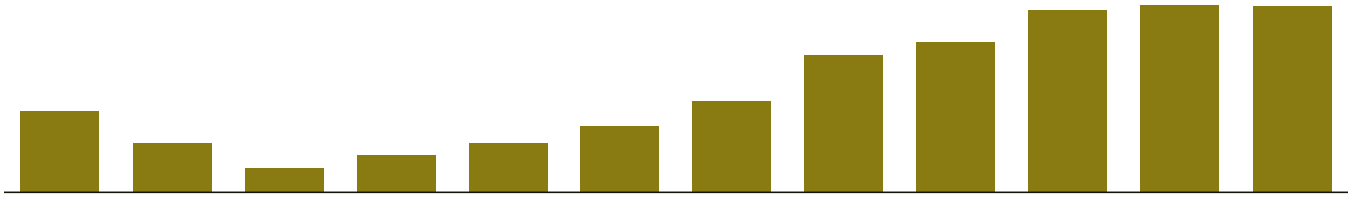
Account 8564-6375-7521
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
78,169,723 s	**+750,902 s**	**-869,299 s**	**78,051,326 s**

Date	Description	Amount (s)	Balance (s)
06 Jun	Payroll credit: the Ceres Ring Assay Office	+516,393	78,686,116
	The wage was posted on the 6th, two days after the Ceres Ring Assay Office pay day, because the Europa exchange observes a holiday that the Ceres Ring Assay Office does not. The exchange has agreed to observe the employer's holiday from now on, and the Bank has agreed to let it. Ref. CIBT-3003-6E1E-9		
07 Jun	Temporal Health Plan	-44,024	78,642,092
	The interest on your health reserve, at 3.60% APY, is rounded to the second at the close of each day and the rounding is added to the reserve. This month it came to 1,200 seconds, which the plan considers a fair return for patience. Ref. CIBT-3003-B696-9		
18 Jun	Slippage fee (Europa, 8 transfers)	-7,200	78,634,892
	Slippage here runs 1,500 seconds below the branch average. The auditors checked it against the relay's log, the Head Office's and the branch's own estimate, and found all three in agreement. They have asked that the agreement be kept and not examined. Ref. CIBT-3003-9442-9		
24 Jun	ATM withdrawal: Europa	-86,400	78,548,492
	One Standard day was counted by the machine at Europa, then by the Teller, and the two counts agreed. The Teller would like it known that she had hoped for a discrepancy, for the sake of the afternoon. Ref. CIBT-3003-C456-4		
25 Jun	ATM withdrawal: Europa	-86,400	78,462,092
	Note for the auditors: the withdrawal of One Standard day at Europa appears on the machine's log at the hour and on the branch ledger at the hour. Both are correct. The machine keeps its own time, and the branch keeps the other. Ref. CIBT-3003-88A4-7		
25 Jun	Transfer to own account: Europa	-645,275	77,816,817
	Exact coins, counted on the counter in rows of five, are how your sundries are paid, and the officer has stopped counting them back, on the understanding that the rows are the receipt. Ref. CIBT-3003-5601-2		
30 Jun	Interest at 3.60% APY	+234,509	78,051,326
	Your monthly transfer of 234,509 from 8564-6900-4134 arrived on the 30th, and the interest on it was credited from the same morning, though the transfer itself was never asked to earn anything. Ref. CIBT-3003-B53D-6		

Closing balance, month by month

Highest 78,169,723 s · lowest 43,533,117 s



July 3002 June 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  6375-7521  3003-06`