CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lio Xiomara
Unit 170, Pallas Ring 10

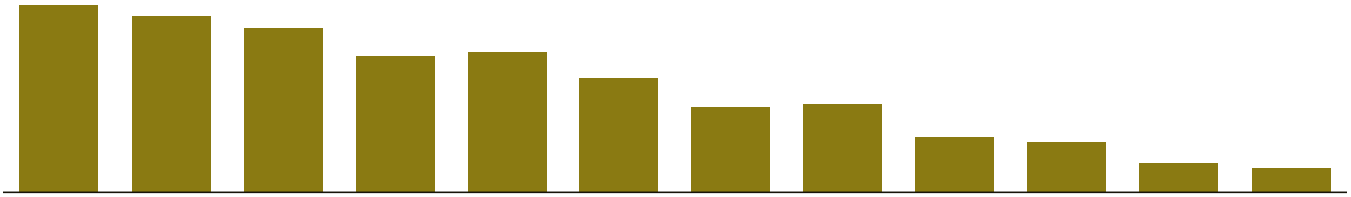
Account 8564-6664-0708
Period 1–31 August 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,064,193 s	**+458,631 s**	**-918,404 s**	**35,604,420 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	ATM withdrawal: London Sector	-86,400	35,977,793
	The machine at London Sector keeps the local day, so the withdrawal shown on the 1st was made on that world's 1st, which runs a day ahead of this statement. Both dates are printed on the receipt, and both are correct. Ref. CIBT-2964-283A-5		
01 Aug	Turbulence Cover	-13,066	35,964,727
	Crossings from the London Sector shuttle pad are insured by the local day, which runs 13 hours ahead of ours, so a journey begun at dusk there is charged to the morning here. The Cover treats this as a fact about the sky and not a fault in the policy. Ref. CIBT-2964-87D5-5		
12 Aug	Mech Veterans' Time Pension	+124,835	36,089,562
	You move the whole of the pension into 8564-6664-0708 the same afternoon and draw back exactly the same sum, to the second, leaving the balance where it was. The office has noticed that the balance never changes, and has stopped sending the notice that used to ask about it. Ref. CIBT-2964-BBE0-2		
19 Aug	Transfer to own account: London Sector	-433,392	35,656,170
	A charge for the upkeep of your signature card is levied on the anniversary of the card. The signature has not changed in that time, and the card has not been asked to change. Ref. CIBT-2964-5884-0		
22 Aug	Transfer to joint account	-126,346	35,529,824
	The holder who lives at London Sector signs the joint mandate at the local office, where a station clerk witnesses it and records the time in the local day. The Bank files the form in ours. Both copies are correct, and the joint account agrees with each. Ref. CIBT-2964-4672-4		
28 Aug	Payroll credit: St. Catherine Bakeries	+210,577	35,740,401
	St. Catherine Bakeries deducts a sum each month for a scheme you left in 2959, and pays it into a scheme that has since been wound up. The sum waits in the Bank's suspense account, earning interest for former members who have not yet been told. Ref. CIBT-2964-AB6D-6		
29 Aug	ATM withdrawal: London Sector	-259,200	35,481,201
	The monthly withdrawal at London Sector is scheduled to clear a day before the 29th, so the cash is ready when you arrive. It has been ready on every occasion since 2963. Ref. CIBT-2964-052C-1		
31 Aug	Interest at 4.10% APY	+123,219	35,604,420
	Interest on your pay sat in the account for 28 days at the St. Catherine Bakeries rate, because St. Catherine Bakeries pays its staff in arrears and the account was credited in advance. The arrears have since been paid. The interest earned in advance is yours, which is the one arrangement St. Catherine Bakeries has never wished to explain. Ref. CIBT-2964-916E-2		

Closing balance, month by month

Highest 51,882,884 s · lowest 35,604,420 s



September 2963 August 2964

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 6664-0708 2964-08