CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lio Xiomara
Unit 33, Pallas Ring 10

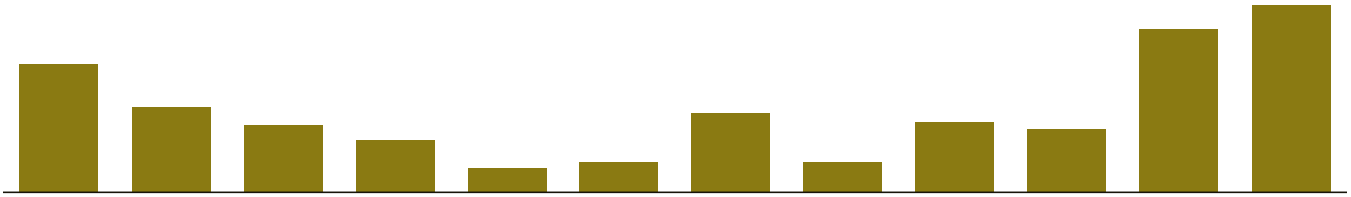
Account 8564-6664-0708
Period 1–30 June 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,957,488 s	**+1,206,608 s**	**-497,543 s**	**52,666,553 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Turbulence Cover	-23,197	51,934,291
	Cover is priced to the half-minute and paid to the whole, and the half-minute left over is credited to the next claim, where it waits against a delay that has not yet been filed. Ref. CIBT-2995-FC62-8		
04 Jun	Slippage fee (Io, 4 transfers)	-2,400	51,931,891
	An earlier line charged slippage in minutes where the crossing was in seconds. The unit has been corrected and the fee of 2,400 s stands; only the label on last month's line was wrong. Ref. CIBT-2995-39BA-6		
04 Jun	Deposit: Hall E	+712,369	52,644,260
	The signature on the slip matches a holder's signature at Hall E in a register that closed centuries ago, down to a blot at the foot of the last line. The officer has filed the two slips together and has not been asked to explain them. Ref. CIBT-2995-7A72-2		
11 Jun	Payroll credit: St. Catherine Bakeries	+210,577	52,854,837
	The credit from St. Catherine Bakeries was held a day at Io, which observes a festival on the 11th that the Bank does not. The money arrived the next morning and carries that morning's date, which is correct. Ref. CIBT-2995-45CF-9		
13 Jun	Transfer to joint account	-126,346	52,728,491
	The Teller counts the joint balance twice, once aloud to Bram Cardew and once under her breath, and the two counts have never differed by more than the odd second. She describes this as the account being sociable. Ref. CIBT-2995-2F16-0		
14 Jun	Mech Veterans' Time Pension	+106,141	52,834,632
	The pension is, the Teller says, the most dependable figure at the counter, and it is the only one she has never had to check twice, which she considers a different achievement. Ref. CIBT-2995-C867-9		
15 Jun	ATM withdrawal: Io	-172,800	52,661,832
	A withdrawal written as 172,800 and paid as 2 Standard days is one sum in two forms. The machine's rule and ours meet at the whole cycle and part there, neither having won the last fraction. Ref. CIBT-2995-C76A-8		
20 Jun	ATM withdrawal: Io	-172,800	52,489,032
	The Audit Committee sampled this line and asked for the machine's own timestamp to be set against the branch's. The two differ by 49 seconds, which is inside the tolerance set for the concourse and is recorded as tolerated, not as explained. Ref. CIBT-2995-AA16-0		
30 Jun	Interest at 4.10% APY	+177,521	52,666,553
	The Rate Committee sends the Bank one page each January. It says only "unchanged", in the same type as the year before. The page is filed with that year's interest, and has never once been needed, which the Committee regards as the point of it. Ref. CIBT-2995-75AF-0		

Closing balance, month by month

Highest 52,666,553 s · lowest 47,830,791 s



July 2994 June 2995

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 2995-06