CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lio Xiomara
Unit 157, Pallas Ring 10

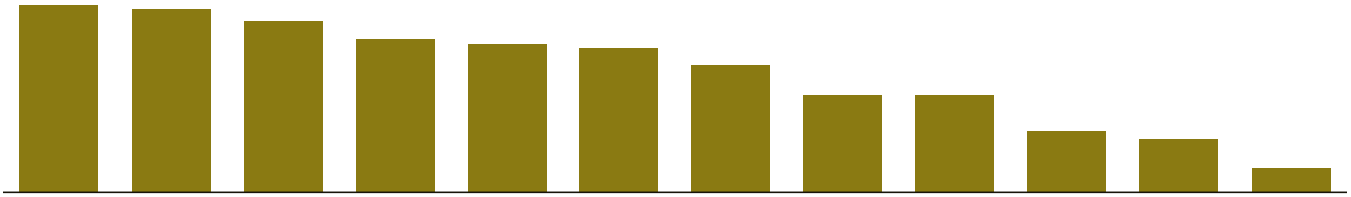
Account 8564-6664-0708
Period 1–31 July 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
50,015,043 s	**+485,175 s**	**-3,383,609 s**	**47,116,609 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Payroll credit: St. Catherine Bakeries	+210,577	50,225,620
	St. Catherine Bakeries paid its share through the Positive Contact counter at Phobos, in a unit the counter does not name. The counter asks that the sum be recorded in the unit of the wage itself, which is the only unit the Bank can read without asking. Ref. CIBT-3000-E691-4		
06 Jul	Transfer to joint account	-126,346	50,099,274
	The statement had printed the holders' names in reverse order. The mandate lists them as they were written, and the statement now does the same, with the first name back in front and the second where it was first written. Ref. CIBT-3000-82C7-3		
11 Jul	Mech Veterans' Time Pension	+103,714	50,202,988
	A Time Pension with the 42-year service supplement. The supplement was calculated on the Pensions Office's own count of your years, which is one year more than your own. Ref. CIBT-3000-9CB9-2		
15 Jul	Slippage fee (Phobos, 7 transfers)	-4,200	50,198,788
	Crossings from the Titan branch go by the Titan clock, which keeps a day that is 0.989 of a Standard day longer. The slippage on 7 crossings is shown at the Titan rate, as your instructions asked. Ref. CIBT-3000-9E31-1		
22 Jul	ATM withdrawal: Phobos	-259,200	49,939,588
	The machine held your withdrawal for 29 days because the concourse's power was cut in the night, and the machine had to be re-authorised by the Head Office before it would dispense. It did so on the 22nd, and the cash is dated the day it was asked for. Ref. CIBT-3000-2B77-1		
30 Jul	Transfer to own account: Phobos	-2,993,863	46,945,725
	The annual sundry for keeping your signature card on file is taken on the 30th each year. The card has not been replaced since 2997, and the fee has been paid on it regardless, which the officer at Hall E says is the card's own doing. Ref. CIBT-3000-B521-3		
31 Jul	Interest at 4.10% APY	+170,884	47,116,609
	Interest was calculated on the Standard day and paid on the local day at Phobos, which runs 29 days longer in the warm season. Nobody has been asked to explain the extra days, and the Bank does not charge for them on the ground that they are already paid. Ref. CIBT-3000-2889-4		

Closing balance, month by month

Highest 63,420,622 s · lowest 47,116,609 s



August 2999 July 3000

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 3000-07