CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 136, Pallas Ring 10

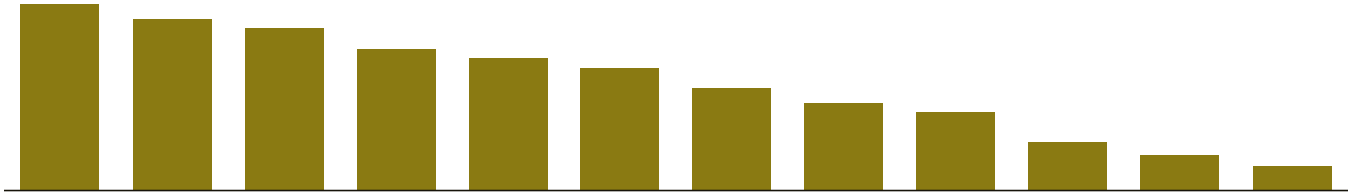
Account 8564-6664-0708
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
33,894,465 s	**+468,120 s**	**-1,522,629 s**	**32,839,956 s**

Date	Description	Amount (s)	Balance (s)
13 Aug	Payroll credit: St. Catherine Bakeries	+210,577	34,105,042
	St. Catherine Bakeries asks that your wages be listed under its trading name, which it changed in 3000 and has since spelled three ways on three forms. The Bank posts the sum under whichever spelling arrives, and the sum has never once been in doubt. Ref. CIBT-3003-BEA0-6		
13 Aug	Transfer to joint account	-126,346	33,978,696
	Auditors compared the joint balance with both holders' own records and found them in agreement. The only difference is 1,800 seconds, which both holders say they had already spent. Ref. CIBT-3003-ACA3-6		
19 Aug	Slippage fee (Phobos, 5 transfers)	-1,500	33,977,196
	The charity that takes 00:25:00 from this account each quarter asks to see its slippage on a line of its own, so that it can tell its donors how little of each gift is lost on the crossing. The line is shown, and the charity has sent back a card of thanks addressed to the relay. Ref. CIBT-3003-6030-9		
22 Aug	Transfer to own account: Phobos	-1,394,783	32,582,413
	Sundry charges at Hall E are levied in whole sols, but sundry refunds are paid in whole seconds. The Bank understands this arrangement well, the customer rarely does, and the Bank would not change it. Ref. CIBT-3003-C0F3-4		
24 Aug	Mech Veterans' Time Pension	+141,737	32,724,150
	Once a year St. Catherine Bakeries pays a dividend on the share of the pension it funded, on the day its own meeting closes. The meeting ran long this year and the dividend came late, though at the same rate, which the chairman has asked to have recorded as a point of pride. Ref. CIBT-3003-47B7-6		
31 Aug	Interest at 4.10% APY	+115,806	32,839,956
	The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-3003-26EF-1		

Closing balance, month by month

Highest 48,737,539 s · lowest 32,839,956 s



September 3002 August 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 6664-0708 3003-08