CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lio Xiomara
Unit 307, Pallas Ring 10

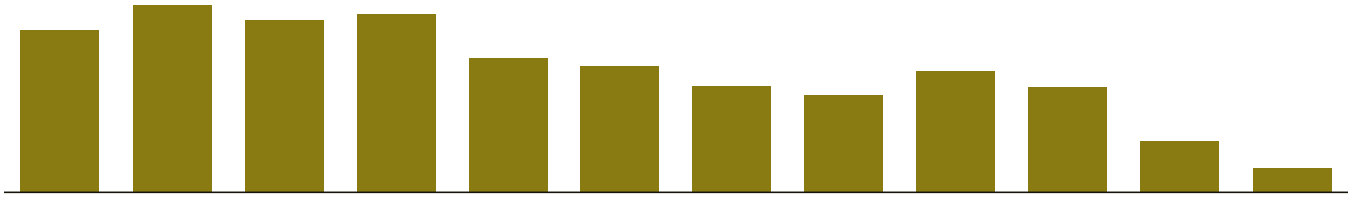
Account 8564-6664-0708
Period 1–31 August 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
50,188,916 s	**+496,527 s**	**-1,796,754 s**	**48,888,689 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	Mech Veterans' Time Pension	+114,472	50,303,388
	The fee for mailing this statement has been waived. It went by the slow post and arrived a day after the next one, which the Office considers a charge in itself. Ref. CIBT-3012-6A59-7		
05 Aug	Transfer to joint account	-126,346	50,177,042
	The second holder's name was printed on the statement with one letter missing. The letter has been restored. The first holder asked that the rest of the joint statement be checked for the same error, which it was, and there was none. Ref. CIBT-3012-8DF2-2		
07 Aug	Turbulence Cover	-22,890	50,154,152
	The carrier pays out to the nearest second and the underwriters collect to the nearest whole day. Between the two, the policy keeps 0.994 of a day, which belongs to neither party and has been left where it fell. Ref. CIBT-3012-FA15-5		
13 Aug	Payroll credit: St. Catherine Bakeries	+210,577	50,364,729
	On Titan the St. Catherine Bakeries wages go out with the ice-shift, so the credit arrives before the month it covers and waits in the lobby until the month catches up. Ref. CIBT-3012-1DF6-9		
14 Aug	ATM withdrawal: Oakland Sector	-172,800	50,191,929
	Each withdrawal is rounded up to the next full second of cash-time for the machine's charge, so 0.941 of a second on a draw of 2 Standard days costs as much as the whole second. The machine has been reprogrammed twice to stop doing this, and has twice resumed. Ref. CIBT-3012-B700-5		
26 Aug	Transfer to own account: Oakland Sector	-1,473,518	48,718,411
	Last month's note described this sundry as a charge for a document. It was not. It was a fee for holding a document that was never collected, and the description has been changed to say so. Ref. CIBT-3012-20D7-9		
27 Aug	Slippage fee (Oakland Sector, 2 transfers)	-1,200	48,717,211
	You fold the slip once, lengthwise, and slide it into the back of the passbook without reading the total, as you have done every month since 3011. The officer reads the total for you and then folds the passbook back, so that each of you has done one half of the job. Ref. CIBT-3012-4D26-2		
31 Aug	Interest at 4.10% APY	+171,478	48,888,689
	Once a year, on the 31st, you take the whole year's interest out in coins and put it back before the counter closes. The officer records this as one transaction, which it is in every respect except the paperwork. Ref. CIBT-3012-7001-8		

Closing balance, month by month

Highest 56,724,486 s · lowest 48,888,689 s



September 3011 August 3012

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 3012-08