CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Northcott
Unit 12, Pallas Ring 10

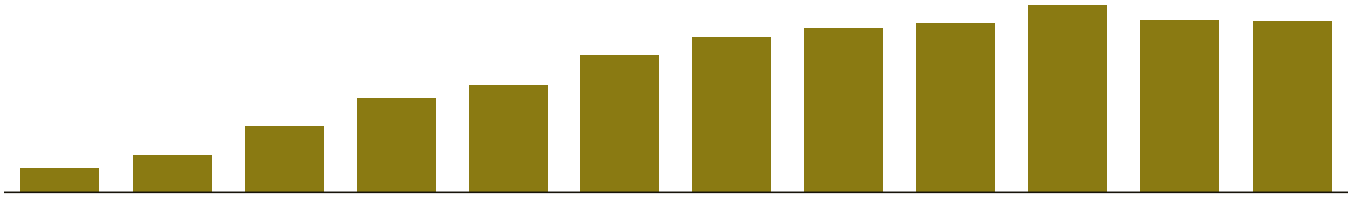
Account 8564-6777-8564
Period 1–31 July 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,401,702 s	**+534,140 s**	**-594,065 s**	**45,341,777 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Transfer to own account: Europa	-332,765	45,068,937
	The enquiry fee for 2 documents was not raised, because the file was already open on the desk and nobody had to go and find it. The Bank charges for finding things, not for things that have been found. Ref. CIBT-3000-872B-2		
13 Jul	Slippage fee (Europa, 7 transfers)	-2,100	45,066,837
	Audit note on the slippage ledger for Hall E: the relay fees were paid into the Interworld Settlement Reserve in full and withdrawn in full, and the Reserve's own balance is unchanged. Its auditors describe this as the first honest figure they have seen this year. Ref. CIBT-3000-B8AD-0		
17 Jul	Mech Veterans' Time Pension	+108,375	45,175,212
	The pension due on the 17th was held 31 days for a form that the Authority's own office had stamped and then posted to the wrong office. The stamp was genuine, which made the delay harder to explain at the counter, and easier to forgive. Ref. CIBT-3000-504D-6		
20 Jul	Payroll credit: the Authority Records Office	+247,942	45,423,154
	Credit from the Authority Records Office, shown in whole seconds. The wage rule never rounds a credit up, so the fraction of 0.961 is left off this line. It is in your account. It is the only part of your balance we have never been able to count. Ref. CIBT-3000-EABD-3		
22 Jul	ATM withdrawal: Europa	-172,800	45,250,354
	The local office at Europa dates its withdrawals by its own sun, so the 22nd on your receipt is a day earlier here. Interest runs from the earlier date, which the local office considers the more polite of the two. Ref. CIBT-3000-2B60-3		
23 Jul	ATM withdrawal: Europa	-86,400	45,163,954
	The One Standard day you drew at Europa is an advance against the Authority Records Office's pay, approved in writing by its payroll office and to be recovered from the next credit. Ref. CIBT-3000-C7E2-6		
31 Jul	Interest at 4.70% APY	+177,823	45,341,777
	Interest on the Authority Records Office staff savings scheme, credited on the 31st of the month. The scheme's office asked that the figure be rounded down rather than up, and it has been rounded down, to the scheme's advantage and not yours. Ref. CIBT-3000-F00A-6		

Closing balance, month by month

Highest 46,799,522 s · lowest 31,597,883 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  6777-8564  3000-07`