CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Ravensworth-Fairbrass
Unit 338, Pallas Ring 10

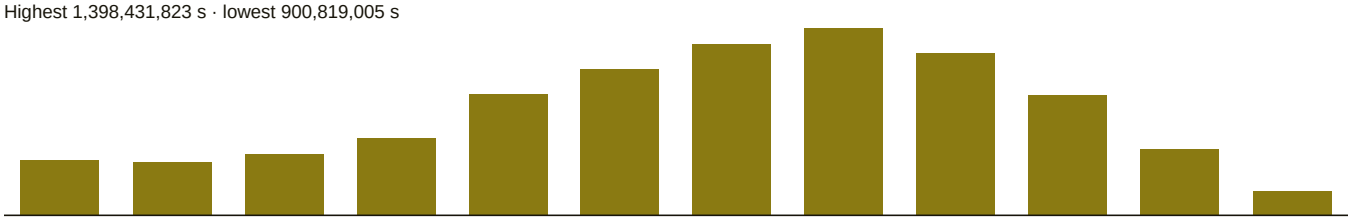
Account 8564-7206-6708
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,030,361,457 s	**+3,434,538 s**	**-132,976,990 s**	**900,819,005 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	ATM withdrawal: L4 Habitat	-259,200	1,030,102,257
	The L4 Habitat machine sits in a cold alcove, and the notes it dispenses are a little stiff for the first minute. The custodian asks that you not hold this against the machine, which is doing its best in a bad position. Ref. CIBT-3003-11BF-2		
07 Jul	Transfer to own account: L4 Habitat	-132,370,990	897,731,267
	The sundry was rounded to the nearest second, which is the Bank's rule for charges under ten seconds and its custom for the rest. The Teller has checked the rounding and says it is correct, though she would have preferred it to be wrong in your favour. Ref. CIBT-3003-8351-7		
08 Jul	ATM withdrawal: L4 Habitat	-86,400	897,644,867
	The fee on a withdrawal at L4 Habitat is charged on the sum rounded up to the next watch. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3003-11C8-9		
17 Jul	Slippage fee (L4 Habitat, 2 transfers)	-1,200	897,643,667
	Since Interworld Post moved its offices to L4 Habitat, each transfer to its staff account crosses the same relay twice, out and back again, because the firm's bookkeeper prefers to see a thing arrive. The second fee is shown on its own line for the firm's records. Ref. CIBT-3003-DD5D-5		
20 Jul	Memory Vault: box 15-557, quarter	-259,200	897,384,467
	Box 15-557 was moved to a cooler sub-level at the holder's request. The holder asked the custodian whether it minded, and the custodian said it had not been asked before. Ref. CIBT-3003-8FC1-0		
31 Jul	Interest at 4.00% APY	+3,434,538	900,819,005
	The page showing the 31st interest was bound in from a later edition of the schedule, which gives the rate a different place in the table. The schedule has been pulled and the page replaced; the sum stands, and the depositor is asked to keep the later edition, which is correct about everything except the page number. Ref. CIBT-3003-6EE0-8		

Closing balance, month by month

Highest 1,398,431,823 s · lowest 900,819,005 s



August 3002 July 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 7206-6708 3003-07