CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Dunmore-Nakashima
Unit 296, Pallas Ring 10

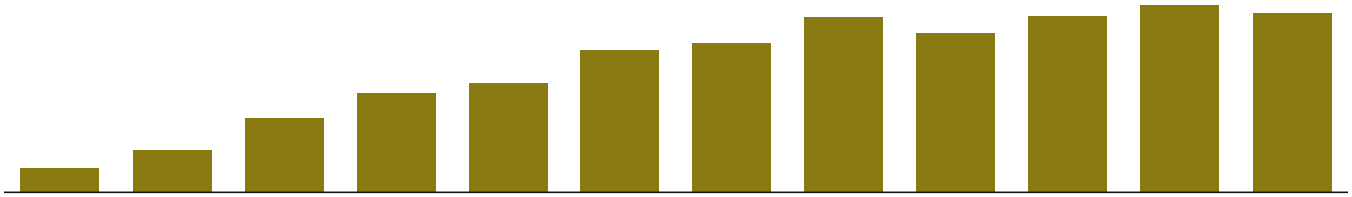
Account 8564-7607-0607
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,728,159,429 s	**+19,286,819 s**	**-43,479,634 s**	**2,703,966,614 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Payroll credit: Kepler Ring Hydroponics	+8,374,182	2,736,533,611
	Regular monthly wage from Kepler Ring Hydroponics. It arrives in watches, as it has since your first deposit, and is credited here as it always has been. Ref. CIBT-3003-CAB1-5		
06 Jul	ATM withdrawal: L4 Habitat	-172,800	2,736,360,811
	Audit file: the withdrawal at L4 Habitat was checked against the concourse noticeboard, where the time of each cash-time draw is pinned up at the end of the day. The board and the machine agree, and the pin has not been moved since 3001. Ref. CIBT-3003-9189-7		
18 Jul	Transfer to joint account	-5,024,509	2,731,336,302
	A joint share is posted as one sum and divided on arrival. A sum that falls exactly on a half second is posted to the account as a whole, and the Bank has never been asked which holder it belongs to. That has lately led to some discussion at the counter. Ref. CIBT-3003-B2EA-8		
21 Jul	Transfer to own account: L4 Habitat	-38,194,125	2,693,142,177
	The transfer shown as "for services" was described in error. It was a payment for a service not yet performed, and the Bank has recorded it as a loan. The loan appears on your next statement with its terms. Ref. CIBT-3003-77FA-3		
23 Jul	Slippage fee (L4 Habitat, 6 transfers)	-1,800	2,693,140,377
	The 6 transfers to 8564-1285-8503 are sent on the 23rd of each month by the same route, so the slippage is the same figure every time, 0.30 s. The officer has entered it as a standing charge and will not raise it with you again. Ref. CIBT-3003-E07C-7		
26 Jul	ATM withdrawal: L4 Habitat	-86,400	2,693,053,977
	Standing cash-time of 0.985 watch, paid to the same account each time since 3000, and returned by the same machine on the following Thursday. The Bank has no objection and has not yet been asked to explain it. Ref. CIBT-3003-AD7B-2		
31 Jul	Interest at 4.80% APY	+10,912,637	2,703,966,614
	Interest posted 30 days late, because the posting day at L4 Habitat fell on a local holiday. The late days have been paid at the posted rate and no adjustment is needed. Ref. CIBT-3003-7064-7		

Closing balance, month by month

Highest 2,728,159,429 s · lowest 2,170,024,898 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  7607-0607  3003-07`