CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Tamsin Kestrel
Unit 302, Pallas Ring 10

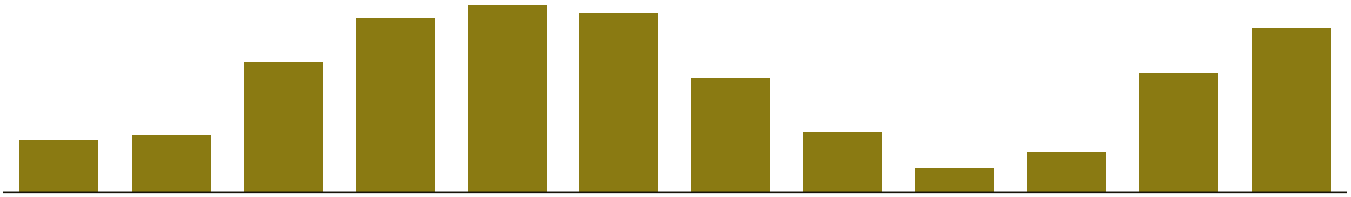
Account 8564-8073-6607
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,609,121 s	**+1,608,230 s**	**-371,704 s**	**16,845,647 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Deposit: Hall E	+1,410,699	17,019,820
	The envelope from the 2nd came back to you unopened, with a note asking for the deposit to be made on the proper day. You made it on the proper day, and the first envelope is kept on file as a record of the attempt. Ref. CIBT-3003-2FA9-0		
03 Jun	ATM withdrawal: The Belt	-259,200	16,760,620
	No charge is made for the 26 minutes this withdrawal spent at The Belt while the cash was recounted by a clerk who had not been told it was coming. The minutes belong to the clerk, and the Bank has agreed that they are not yours to pay for. Ref. CIBT-3003-7209-8		
08 Jun	Slippage fee (The Belt, 7 transfers)	-2,100	16,758,520
	The fee on these 7 crossings was rounded down to the whole second at each crossing, not on the total. The auditors may check the figure against the Head Office sums, and the 600 seconds that rounding saved you have been returned. Ref. CIBT-3003-B6A2-3		
12 Jun	Payroll credit: Phobos Drydock	+142,900	16,901,420
	Phobos Drydock at The Belt is paid in seconds and converts its own wages into shifts before they reach us, in a hand so neat that the Bank has never once needed to check it. The office asks only that its sums be read from the top. Ref. CIBT-3003-E542-2		
18 Jun	Transfer to joint account	-85,740	16,815,680
	The joint transfer posted to 8564-1575-2364 on the 18th was shown as one holder's share alone. The division has been checked until the figures stopped moving and the two halves restated to the second, with the correction initialled by both holders. Ref. CIBT-3003-5260-3		
23 Jun	Turbulence Cover	-24,664	16,791,016
	The statement described your 23rd premium as a claim. It was a refund for a boat that did not sail, and the description has been changed to match the money. Ref. CIBT-3003-2D71-0		
30 Jun	Interest at 4.20% APY	+54,631	16,845,647
	Each month the interest on 8564-8073-6607 is credited on the first working day and carried into 8564-1575-2364 by standing instruction, while the balance itself stays put. The arrangement was reviewed once, found sound, and filed. Ref. CIBT-3003-0566-7		

Closing balance, month by month

Highest 17,472,147 s · lowest 12,967,743 s



July 3002 — June 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  8073-6607  3003-06`