CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Tamsin Kestrel
Unit 284, Pallas Ring 10

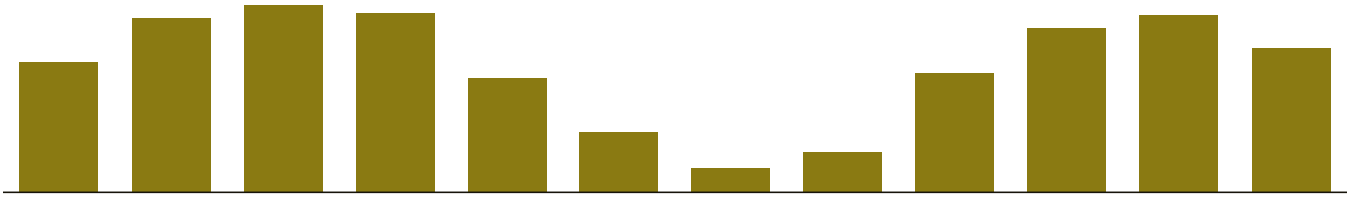
Account 8564-8073-6607
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,201,031 s	**+203,103 s**	**-1,105,114 s**	**16,299,020 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Transfer to own account: Luna	-732,483	16,468,548
	The sundry was countersigned by an officer whose name appears in the register in 3000 and again in a later year, in the same hand, with no record of any transfer between the two. The officer has been asked, and says the hand is not hers. The countersignature stands. Ref. CIBT-3003-69D6-1		
09 Aug	Transfer to joint account	-85,740	16,382,808
	The Luna office gives each joint receipt a second date in the local script, which the Bank translates into Standard days and back again for the holders. No translation has yet been disputed. Ref. CIBT-3003-B498-9		
23 Aug	ATM withdrawal: Luna	-86,400	16,296,408
	Your withdrawal at Luna waited 50 minutes while the machine asked the relay to confirm the balance. The relay confirmed it, and the wait was the relay's, not yours; nothing is owed on it. Ref. CIBT-3003-0898-5		
23 Aug	Turbulence Cover	-24,691	16,271,717
	One whole hour of delay is paid at the hour rate, which is slightly higher per minute than the rate for a shorter delay, since the underwriters round their generosity upward and their arithmetic down. This claim was for one hour exactly, and the Bank has said so twice. Ref. CIBT-3003-A96F-4		
25 Aug	ATM withdrawal: Luna	-172,800	16,098,917
	The Audit Committee asked whether it is possible to make 9 withdrawals in a single minute on the same machine. It is. The concourse at Luna was empty at the time, and the machine is quick. Ref. CIBT-3003-CA0E-7		
28 Aug	Payroll credit: Phobos Drydock	+142,900	16,241,817
	Wages from Phobos Drydock at Luna, where the office keeps the local day of its own dock. A payment made late there is credited at the next posted second, which the local officer describes as a courtesy and this branch describes as arithmetic. Ref. CIBT-3003-6C52-2		
30 Aug	Slippage fee (Luna, 5 transfers)	-3,000	16,238,817
	Phobos Drydock pays its staff through the same relay, and this month's crossings cost 0.30 s in all: the firm's share sent in the morning, yours in the afternoon, the relay charging for each as though they had never met. Ref. CIBT-3003-3518-7		
31 Aug	Interest at 4.20% APY	+60,203	16,299,020
	Phobos Drydock has asked that the interest on its staff savings be credited on the first day of each month, so its treasurer can report it before the Bank does. The Bank has agreed, and the treasurer has been asked not to look before the first. Ref. CIBT-3003-9FAD-8		

Closing balance, month by month

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



September 3002 August 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 3003-08