CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Ostrander
Unit 318, Pallas Ring 10

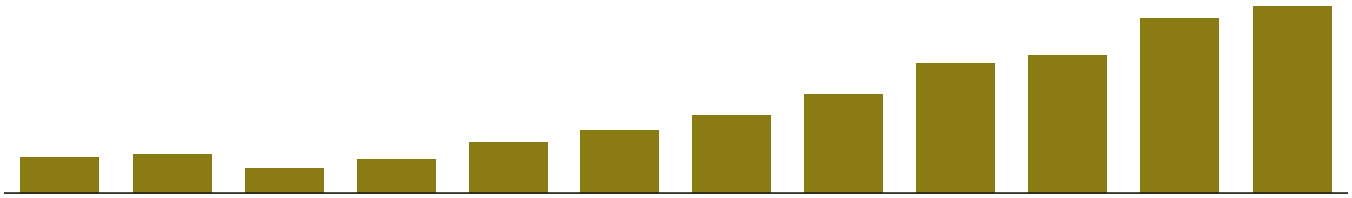
Account 8564-8093-9607
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,410,901 s	**+769,327 s**	**-16,821 s**	**23,163,407 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Turbulence Cover	-12,321	22,398,580
	Audit note: the premium for 22 months was charged once and paid to two carriers, both named on the policy. Each has received its share, and the auditors have asked which of the two is pleased. Ref. CIBT-3003-DA20-9		
04 Aug	Slippage fee (L4 Habitat, 5 transfers)	-4,500	22,394,080
	The Bank rounds a crossing up when it leaves and down when it lands, so a transfer that goes and comes back is charged for a second it never used. The Bank does not consider this an error, and the second has not complained. Ref. CIBT-3003-8417-0		
08 Aug	Payroll credit: Cloudport Aerostat Lines	+150,539	22,544,619
	An overpayment of 1 d 17:48:59 from Cloudport Aerostat Lines was returned to its office without a fee, the Bank having decided that a sum sent in error is not one on which to take a percentage. Ref. CIBT-3003-2116-0		
19 Aug	Deposit: Hall E	+527,277	23,071,896
	Weighed against the slip, the envelope agreed with it exactly, which the counter calls rare honesty in paper and records under both headings. Ref. CIBT-3003-06CC-4		
31 Aug	Interest at 4.90% APY	+91,511	23,163,407
	Interest is rounded in whichever direction leaves the balance a round number, when a round number is within reach. This month it was within reach, and the balance stands at 91,511, which the officer has written out in full with a small flourish under the last digit. Ref. CIBT-3003-9802-9		

Closing balance, month by month

Highest 23,163,407 s · lowest 12,892,162 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 8093-9607 3003-08