CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Isolde Lindqvist-Cardew
Unit 352, Pallas Ring 10

Account 8564-8564-6124
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,465,813,024 s	**+17,401,301 s**	**-52,087,001 s**	**1,431,127,324 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Payroll credit: the Authority Records Office	+9,239,019	1,475,052,043
	You have had your wages paid into 8564-8564-6124 and moved in full to 8564-2490-8577 the same afternoon, every month since 2999, leaving the first account at nil. An officer raised the question once. You answered it in a single word, and the officer has not raised it again. Ref. CIBT-3003-3BFE-4		
09 Jul	ATM withdrawal: Oakland Sector	-86,400	1,474,965,643
	The machine at Oakland Sector pays out in whole days and offered you the fraction as a second withdrawal. You declined it. The fraction has been returned to 8564-8564-6124 at the posted rate, the first time the machine has been seen to give anything back. Ref. CIBT-3003-59E1-6		
14 Jul	Slippage fee (Oakland Sector, 5 transfers)	-4,500	1,474,961,143
	The auditors reconciled 0.30 s against the Settlement Reserve's copy of the same crossings. The Reserve had rounded each one up and the Bank had rounded each one down, and the two were brought together by moving the difference to a suspense heading, where it has since been found to be nobody's. Ref. CIBT-3003-5D24-1		
17 Jul	ATM withdrawal: Oakland Sector	-259,200	1,474,701,943
	The officer on duty says the concourse was dry, the machine was dry and the notes were dry, and that you are the only customer anyone has known to ask whether the weather had been taken into account. Ref. CIBT-3003-6C63-4		
18 Jul	Transfer to own account: Oakland Sector	-51,736,901	1,422,965,042
	A sundry for the Authority's stamp duty is paid in the Authority's own seconds, and the Bank converts them at the rate the Authority published that morning. The rate has never once been found in the same place twice. Ref. CIBT-3003-2636-7		
22 Jul	Mech Veterans' Time Pension	+3,886,995	1,426,852,037
	The payment waited 29 days while the Office confirmed a change of address that you had not made. The address on file was the correct one all along, which the Office has agreed to note and not to repeat. Ref. CIBT-3003-62D2-0		
31 Jul	Interest at 3.50% APY	+4,275,287	1,431,127,324
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 31st, and the statement shows it earning from that day and no other. Ref. CIBT-3003-692C-6		

Closing balance, month by month

Highest 1,679,140,441 s · lowest 1,431,127,324 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  8564-6124  3003-07`