CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Isolde Lindqvist-Cardew
Unit 340, Pallas Ring 10

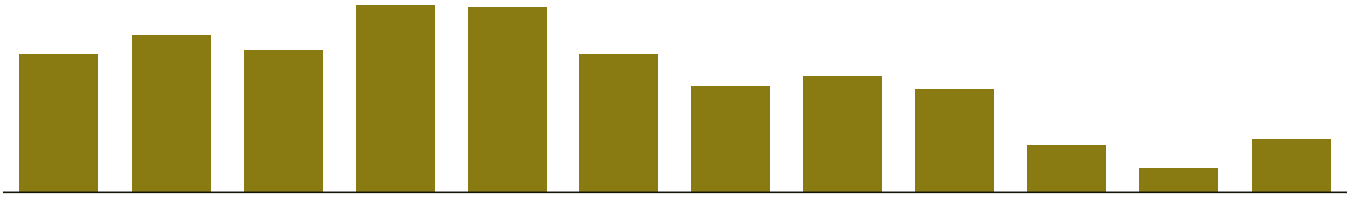
Account 8564-8564-6124
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,431,127,324 s	**+43,801,153 s**	**-130,580 s**	**1,474,797,897 s**

Date	Description	Amount (s)	Balance (s)
09 Aug	Slippage fee (Phobos, 5 transfers)	-3,000	1,431,124,324
	Your 5 crossings this month were all made the day before a correction at the Phobos relay. Whether that is luck or foresight is not for the Bank to settle, and the fee has been charged either way. Ref. CIBT-3003-F0E1-4		
15 Aug	Mech Veterans' Time Pension	+2,756,343	1,433,880,667
	Your top-up from the veterans' association is paid through the Bank on the same day each quarter. The association asks only that you keep your address current, which you have not needed to do since 3002. Ref. CIBT-3003-0D8E-9		
15 Aug	Deposit: Hall E	+27,631,670	1,461,512,337
	The Teller reports that the envelope was brought in by a relative of the holder, who asked to be thanked for the coffee. The Teller has passed on the thanks and says that the coffee was not hers. Ref. CIBT-3003-BD53-6		
19 Aug	Event II restoration adjustment	-41,180	1,461,471,157
	Restoration adjustment under the Rider. Adjustments of this kind cannot be disputed until the Task Force has published its reasons. Ref. CIBT-3003-E579-2		
23 Aug	Payroll credit: the Authority Records Office	+9,239,019	1,470,710,176
	Pay for the period ending on the 23rd, from the Authority Records Office. The relay between Phobos and Hall E took 37 days over the transfer, because two instructions matched by reference and one was set aside, and the employer's own dates put it on time. Ref. CIBT-3003-9613-9		
26 Aug	ATM withdrawal: Phobos	-86,400	1,470,623,776
	You asked the Bank to say which way the withdrawal had been rounded. It was rounded both ways, once by the machine and once by the Bank. The two roundings came to 0.953, and the Bank has kept neither. Ref. CIBT-3003-72F9-0		
31 Aug	Interest at 3.50% APY	+4,174,121	1,474,797,897
	Interest on the Pallas Ring 10 day was posted late, since the day did not close until the local clock reached the Head Office's midnight, which at Pallas Ring 10 came on the 31st, after the statement had been printed. The interest is paid from the day it accrued. The statement was only late in the way that a clock is late for a meeting it was never told about. Ref. CIBT-3003-3E40-8		

Closing balance, month by month

Highest 1,679,140,441 s · lowest 1,431,127,324 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  8564-6124  3003-08`