CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Abernethy
Unit 43, Pallas Ring 10

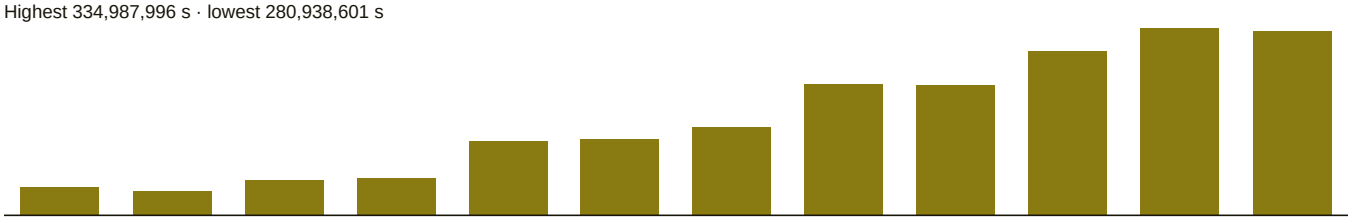
Account 8564-8564-6769
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
334,987,996 s	**+3,102,919 s**	**-3,911,996 s**	**334,178,919 s**

Date	Description	Amount (s)	Balance (s)
14 Jul	ATM withdrawal: Io	-172,800	334,815,196
	Cloudport Aerostat Lines's own staff card was used at Io for this withdrawal, under an arrangement whose details the Bank has been asked not to show. The sum is entered on your statement, and the arrangement is not. Ref. CIBT-3003-7FC8-6		
17 Jul	Transfer to own account: Io	-3,737,096	331,078,100
	Cloudport Aerostat Lines has raised a sundry against your account for the tea served at a meeting you did not attend. The office says the meeting was held in your honour and that the tea was yours to pay for. The Bank has asked for the minutes, and is still waiting. Ref. CIBT-3003-8B88-2		
19 Jul	Mech Veterans' Time Pension	+736,157	331,814,257
	Your pension instalment has been paid on the 19th for as long as the file runs, and you have never once been early. The branch has come to regard this as the most reliable thing on the account, and has asked the scheme to say so in writing. The scheme did, with a little surprise. Ref. CIBT-3003-201B-1		
24 Jul	Payroll credit: Cloudport Aerostat Lines	+1,389,714	333,203,971
	The employer's office sent this month's wage 29 days late, explaining that the cheque had been left in the other coat. The sum fell exactly on a half-second, and under the rounding rule such a sum goes to the payee, so the half becomes a whole second, which is yours and appears on the credit line. Ref. CIBT-3003-F112-6		
28 Jul	Slippage fee (Io, 7 transfers)	-2,100	333,201,871
	Fees are worked to the thousandth of a second and then cut to the whole second. The 0.988 that remains on this statement is not lost; it is added to the next crossing that runs the same way. Ref. CIBT-3003-3B9A-7		
31 Jul	Interest at 3.50% APY	+977,048	334,178,919
	Each month the interest is entered as a fixed sum of 977,048, with the variable part in brackets beneath it. The layout was adopted in 3002 and has not been changed since. Ref. CIBT-3003-78B7-0		

Closing balance, month by month

Highest 334,987,996 s · lowest 280,938,601 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 8564-6769 3003-07