CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Voss
Unit 14, Pallas Ring 10

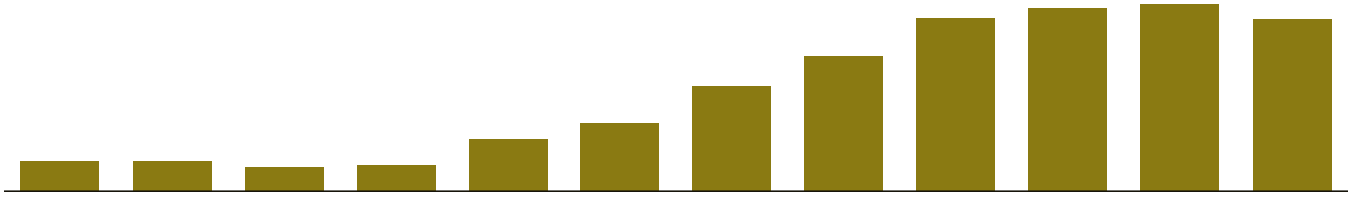
Account 8564-8764-8607
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
89,057,637 s	**+825,937 s**	**-3,269,136 s**	**86,614,438 s**

Date	Description	Amount (s)	Balance (s)
02 May	Payroll credit: Phobos Drydock	+462,285	89,519,922
	The employer's commission is taken before the wage is paid and rounded down to the nearest five seconds, as its payroll office has always done. The saving of 1,800 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-3003-A0CA-3		
20 May	Transfer to own account: Oakland Sector	-3,268,536	86,251,386
	Sundry charge for holding a balance in days at Oakland Sector. The local office applies it to any account it has to look at twice, and it has looked at yours twice. Ref. CIBT-3003-4346-7		
25 May	Slippage fee (Oakland Sector, 2 transfers)	-600	86,250,786
	Slippage fee for 2 transfers between Hall E and Oakland Sector. The fee is set out in the posted rates and covers the reconciliation of the two branches' clocks, which is still done by hand. Ref. CIBT-3003-0B3C-0		
31 May	Interest at 4.90% APY	+363,652	86,614,438
	The joint account's interest is credited at Oakland Sector first and then here, so that each holder sees it once on the local day and once on ours. The two lines are not the same figure, and neither holder has yet asked which one to believe. Ref. CIBT-3003-338B-2		

Closing balance, month by month

Highest 89,057,637 s · lowest 61,556,784 s



June 3002 May 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 8764-8607 3003-05