CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Gunnarsdottir
Unit 161, Pallas Ring 10

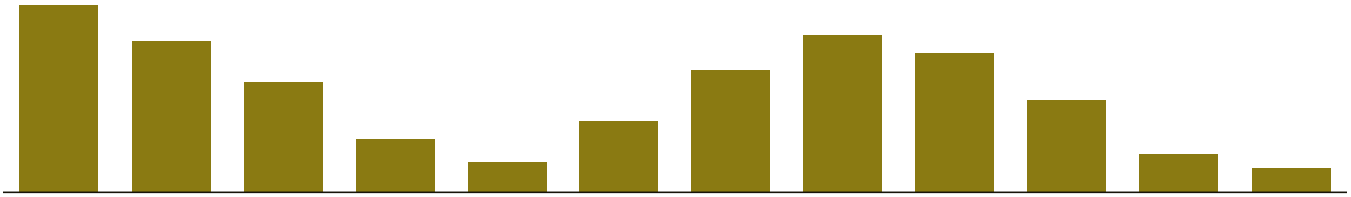
Account 8564-8933-5708
Period 1–31 July 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
802,018,644 s	**+10,698,535 s**	**-61,788,373 s**	**750,928,806 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	Memory Vault: box 88-730, quarter	-259,200	801,759,444
	A custodian was sent to check box 88-730 and was held 2 minutes at the sub-level's inner gate, which opened only once the gate beside it was shut. The custodian has since been inside, and reports the box in order. Ref. CIBT-2974-E93C-8		
11 Jul	ATM withdrawal: Ganymede	-259,200	801,500,244
	The relay wanted to see your balance twice before it released 3 Standard days at Ganymede, as it does for any sum above its ordinary size. The 59 minutes it took are the relay's to answer for, and nothing is charged for them. Ref. CIBT-2974-A3FE-9		
15 Jul	ATM withdrawal: Ganymede	-172,800	801,327,444
	Asked whether the machine was reliable, the Teller said it was reliable in the sense that it was always there, and that she had never known it to be anywhere else. Ref. CIBT-2974-3D55-9		
21 Jul	Payroll credit: Titan Methane Works	+8,559,819	809,887,263
	Whenever a wage from Titan Methane Works lands, you check the balance on the same day and then come back to the window to check it again. The Bank has added the second check to your file as a standing preference. Ref. CIBT-2974-9597-6		
23 Jul	Transfer to own account: Ganymede	-61,094,773	748,792,490
	A sundry that comes to exactly half a cycle is rounded to the nearest even whole unit. The Bank learned the rule from an accounts officer who did not wish to be asked which way it went. Ref. CIBT-2974-11DC-7		
29 Jul	Slippage fee (Ganymede, 8 transfers)	-2,400	748,790,090
	You have crossed to Ganymede every 54 days since 2970, always in the same second of the local morning. The relay now holds your transfer for that second, and the fee for the wait is still the fee for the crossing. Ref. CIBT-2974-E67E-1		
31 Jul	Interest at 3.20% APY	+2,138,716	750,928,806
	The rate applied is the one set in 2971, which was never formally withdrawn. The Bank has been asked whether it still applies, and has replied that it applies to accounts opened in 2971 and to nobody else. Ref. CIBT-2974-3523-9		

Closing balance, month by month

Highest 1,344,893,799 s · lowest 750,928,806 s



August 2973 July 2974

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 8933-5708 2974-07