CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Isolde Mbatha
Unit 153, Pallas Ring 10

Account 8564-9442-6708
Period 1–31 July 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

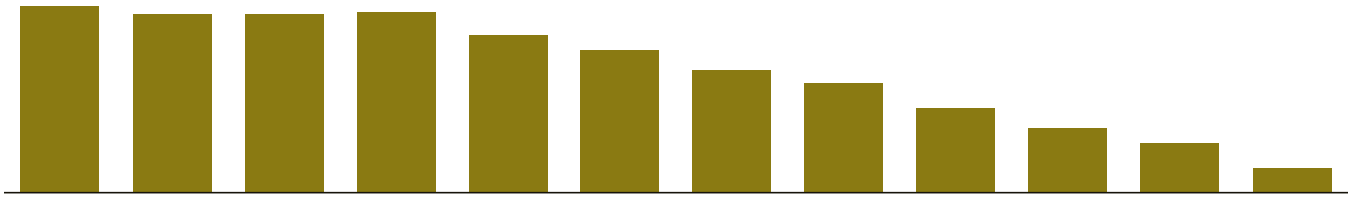
Opening balance	Credits	Debits	Closing balance
19,183,733 s	**+195,891 s**	**-1,345,959 s**	**18,033,665 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Payroll credit: Cloudport Aerostat Lines	+127,150	19,310,883
	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 900 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-3000-127A-4		
07 Jul	Slippage fee (Lagos Sector, 3 transfers)	-900	19,309,983
	The 900 s on this line is the slippage on your transfer to Cloudport Aerostat Lines. The firm does not cross the relay itself, so the fee is charged once and the firm does not notice, which the Bank regards as the arrangement working well. Ref. CIBT-3000-FA6D-2		
10 Jul	Memory Vault: box 46-683, quarter	-259,200	19,050,783
	The quarterly rental on box 46-683 is paid in one sum each time, although the schedule allows four. The custodian has noticed you do this the way you pay everything else, all at once and early, and has noted it without comment. Ref. CIBT-3000-8E81-5		
12 Jul	Temporal Health Plan	-28,679	19,022,104
	Reimbursement for 7 sessions was rounded to the nearest five minutes of the provider's clock, as the schedule requires. The difference has been added to your cover period, which is the only thing the plan is able to add. Ref. CIBT-3000-5643-5		
13 Jul	Transfer to own account: Lagos Sector	-607,093	18,415,011
	Cloudport Aerostat Lines charges its staff a sundry on every transfer made through the Bank. The firm asked for the charge to be disclosed here, and it has been disclosed, and it is 0.30 s, and the firm would like that noted in the margin. Ref. CIBT-3000-4D57-3		
18 Jul	Turbulence Cover	-18,087	18,396,924
	Every quarter you pay a month of cover in advance without being asked, for the same route and in the same coins. The underwriter has begun to keep a place free for the extension, and asks whether you would like it written on the policy. Ref. CIBT-3000-A393-9		
26 Jul	ATM withdrawal: Lagos Sector	-172,800	18,224,124
	Machines at Lagos Sector round dispensing to the nearest 16 seconds, which makes the cash-time look neater than the balance it came from. The 0.962 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-3000-B357-0		
29 Jul	ATM withdrawal: Lagos Sector	-259,200	17,964,924
	You never take the receipt home. You leave it in the slot, the custodian collects it each morning and files it against your account, where there are now 3 of them, unread by you and in order. Ref. CIBT-3000-37DE-8		
31 Jul	Interest at 4.30% APY	+68,741	18,033,665

Date	Description	Amount (s)	Balance (s)
	The interest on a deposit held in two parts is rounded for each part and the parts added, so the total can run a second above the sum of the balances. The Bank has agreed this with itself and considers the extra second a courtesy. Ref. CIBT-3000-458B-2		

Closing balance, month by month

Highest 25,548,258 s · lowest 18,033,665 s



August 2999 July 3000

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 9442-6708 3000-07