CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Elif Szabo
Unit 64, Pallas Ring 10

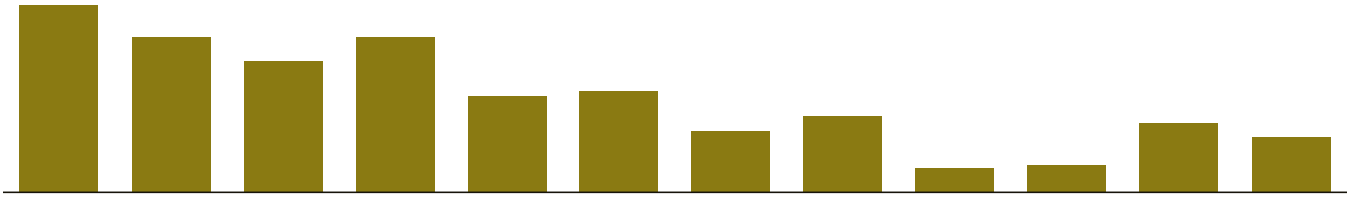
Account 8564-9449-5521
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,138,474 s	**+662,024 s**	**-1,400,982 s**	**50,399,516 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Slippage fee (Delhi Sector, 5 transfers)	-3,000	51,135,474
	Over 5 months you have never once asked why the fee is what it is. The officer has begun to explain it anyway, just in case, and you have not changed it. Ref. CIBT-3003-752D-4		
06 Jul	ATM withdrawal: Delhi Sector	-259,200	50,876,274
	You always take one note more than you asked for and put it back in the slot before the machine finishes counting. The machine has never once taken it, and the Bank has entered the note as a reserve in your name. Ref. CIBT-3003-4864-2		
06 Jul	Memory Vault: box 17-746, quarter	-259,200	50,617,074
	Rent is charged for each quarter in which the box was opened at all, and an opening of a few minutes is rounded up to the whole quarter. Nobody has asked the custodians whether that is fair, and they have not volunteered an opinion. Ref. CIBT-3003-D0E8-9		
08 Jul	Transfer to joint account	-185,795	50,431,279
	Joint transfers are paid into the account in whole seconds, and the sender is shown the rounding on the next line, where both holders can see it. This transfer had nothing to round, which the statement notes with some relief. Ref. CIBT-3003-0D0D-0		
12 Jul	Payroll credit: the Lagrange Four Commissary	+309,658	50,740,937
	The receiving charge has been waived because the Lagrange Four Commissary sent the wages on a rest day, when nothing else in the building was moving. The Bank does not charge for money that arrives on the one day nobody is at the counter to take it. Ref. CIBT-3003-5419-9		
15 Jul	Transfer to own account: Delhi Sector	-693,787	50,047,150
	The sundry fee for a letter of standing sent to Delhi Sector was charged at the local rate, which is higher, on the grounds that the letter was read there. The officer confirms that it was. Ref. CIBT-3003-D60D-6		
18 Jul	Mech Veterans' Time Pension	+152,074	50,199,224
	Paid on Venus, where the day is measured by the cloud-level light, the pension arrives in the same second as the one paid on Earth, though it was posted from a different sky. Ref. CIBT-3003-287C-6		
31 Jul	Interest at 4.70% APY	+200,292	50,399,516
	The interest on this account was restated after the Rate Committee revised its table for the quarter. The difference of 0.30 s has been paid back at the next counter, which is the only place the Bank can return a second to a depositor by hand. Ref. CIBT-3003-700A-4		

Closing balance, month by month

Highest 57,254,372 s · lowest 48,786,050 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 9449-5521 3003-07