CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Whitlock
Unit 38, Pallas Ring 10

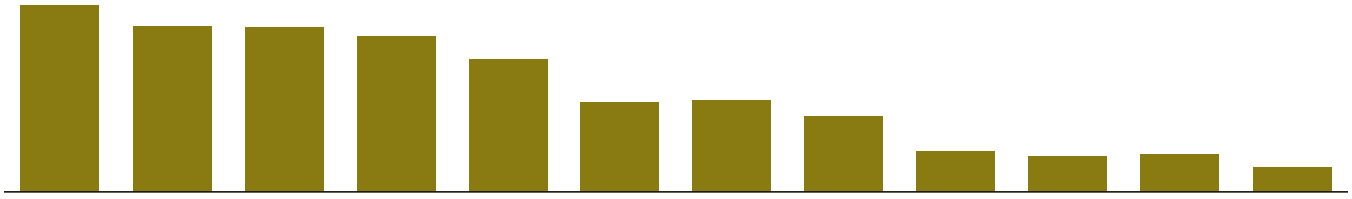
Account 8564-9495-9708
Period 1–31 July 2982
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,929,433 s	**+290,686 s**	**-1,039,826 s**	**22,180,293 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Slippage fee (Kepler Ring, 7 transfers)	-2,100	22,927,333
	The Teller asked whether the 7 transfers were one crossing or a group that had agreed to travel together. Told the latter, the Teller charged the fee as for the latter and wished you a pleasant afternoon. Ref. CIBT-2982-0B5E-9		
17 Jul	ATM withdrawal: Kepler Ring	-172,800	22,754,533
	The machine had been serviced that morning and was recorded in perfect standing, so the standard cash-time rate was applied to this withdrawal, and no other. Ref. CIBT-2982-6660-3		
20 Jul	Transfer to own account: Kepler Ring	-864,926	21,889,607
	This line sat 29 days in the sundries tray at Kepler Ring while the officer worked out where it belonged. It belongs here. The tray has since been cleared, and the officer has asked for a larger one. Ref. CIBT-2982-BCA7-6		
26 Jul	Payroll credit: Harbourfront Shipping	+214,255	22,103,862
	29 Standard days' wages from Harbourfront Shipping, paid in turns and converted at the posted rate on the day of receipt. The remitter's clock ran 45 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-2982-E51E-3		
31 Jul	Interest at 4.00% APY	+76,431	22,180,293
	The posted rate is reviewed on the 31st and posted on the 31st after, so the interest for those days is paid at the old rate. You have asked each time which rate was the old one, and each time the Teller has had to look it up. Ref. CIBT-2982-45A5-6		

Closing balance, month by month

Highest 31,463,117 s · lowest 22,180,293 s



August 2981 July 2982

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 9495-9708 2982-07