CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Odile Ishikawa-Blue
Unit 78, Pallas Ring 10

Account 8564-9540-8564
Period 1–31 August 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,368,155 s	**+209,711 s**	**-728,780 s**	**16,849,086 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Transfer to own account: Tallinn Sector	-288,395	17,079,760
	Charge for the use of the reading lamp at Hall E for 38 hours, a service the Bank offers to depositors who are waiting for something. The lamp has been returned to the depositor, who was not waiting for anything in particular. Ref. CIBT-2995-00A4-0		
08 Aug	ATM withdrawal: Tallinn Sector	-172,800	16,906,960
	The machine pays out in whole units of day and keeps the fraction, which is returned to the account at the next close. On the 8th the fraction was 0.978 day, and it has been added to your balance. Ref. CIBT-2995-5E51-1		
10 Aug	Slippage fee (Tallinn Sector, 7 transfers)	-6,300	16,900,660
	Your employer's payroll office sends its transfers from a clock set two seconds ahead of ours, so each crossing from Phobos Drydock arrives early and is charged for the difference. The office has been told. It replies that it is paid on time and that the seconds are the Bank's concern. Ref. CIBT-2995-DC15-4		
14 Aug	Transfer to joint account	-88,485	16,812,175
	The Teller says the transfer to 8564-6789-8503 is the only one she has ever sent that arrives early and surprises both holders. Ref. CIBT-2995-9A87-0		
18 Aug	ATM withdrawal: Tallinn Sector	-172,800	16,639,375
	The withdrawal was made at Tallinn Sector, where the local day had already turned over, so the machine logged it under tomorrow's date and this statement shows it under today's. Both dates are correct, and the difference is 55 hours long. Ref. CIBT-2995-2330-7		
29 Aug	Payroll credit: Phobos Drydock	+147,476	16,786,851
	Salary from Phobos Drydock, received on the 29th as before. You have taken the credit in one sum every month since the account was opened and have never asked for the fraction, so the branch has kept it for you in the account's margin, where it grows at the posted rate. Ref. CIBT-2995-8184-0		
31 Aug	Interest at 4.30% APY	+62,235	16,849,086
	For one month, at the request of Phobos Drydock, your interest was paid into the firm's own account so that its treasury could see what a depositor's second looks like in practice. The treasury returned it on the 31st with a note of thanks and no comment on the figure. Ref. CIBT-2995-43E4-1		

Closing balance, month by month

Highest 22,145,058 s · lowest 16,849,086 s



September 2994 August 2995

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  9540-8564  2995-08`