CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Rasmussen
Unit 204, Pallas Ring 10

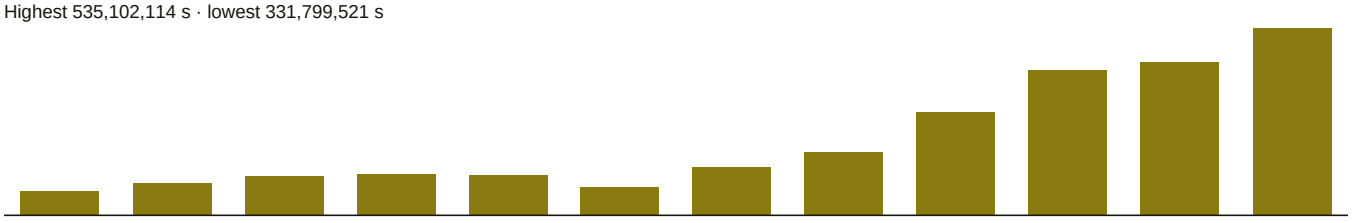
Account 8564-9556-7708
Period 1–31 August 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
493,409,757 s	**+42,046,057 s**	**-353,700 s**	**535,102,114 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	ATM withdrawal: Titan	-86,400	493,323,357
	The withdrawal at Titan was queued for 58 minutes behind a fault in the machine's shutter, which opened on the local hour rather than the branch's. It was paid as the shutter opened. Ref. CIBT-2986-5B59-6		
02 Aug	Deposit: Hall E	+36,251,392	529,574,749
	Clearing on this cheque is waived. It was drawn on a counter that has since dropped out of the directory, and the Bank does not hold a depositor responsible for the directory's losses, which are many. Ref. CIBT-2986-984A-7		
12 Aug	Payroll credit: the Europa Ice Authority	+4,191,084	533,765,833
	The Europa Ice Authority has moved its payroll day from the last working day to the first, and has sent the Bank a copy of its new calendar to prove it. The calendar agrees with the new day and disagrees with the old one, which is what calendars are for. Ref. CIBT-2986-050F-6		
23 Aug	ATM withdrawal: Titan	-259,200	533,506,633
	Correction explained: the receipt for your 3 Standard days withdrawal at Titan gave the time as the machine's own clock, which was 27 seconds fast. The withdrawal is recorded at the branch clock, which is the one that counts for statements. Ref. CIBT-2986-A320-1		
23 Aug	Slippage fee (Titan, 9 transfers)	-8,100	533,498,533
	The relay rounds its share of each fee to the nearest five seconds and the Bank rounds yours to the nearest one. The gap between the two is held in the Settlement Reserve for a rainy quarter, and in the Reserve's books there has never yet been one. Ref. CIBT-2986-9CFC-8		
31 Aug	Interest at 3.90% APY	+1,603,581	535,102,114
	The interest was on deposit for 35 periods after its due date, because the Bank was waiting to be sure the account was the one it had been told about. It was, and the Bank apologises for the wait in the usual form. Ref. CIBT-2986-668F-1		

Closing balance, month by month

Highest 535,102,114 s · lowest 331,799,521 s



September 2985 August 2986

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 9556-7708 2986-08