CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Quaresma
Unit 100, Pallas Ring 10

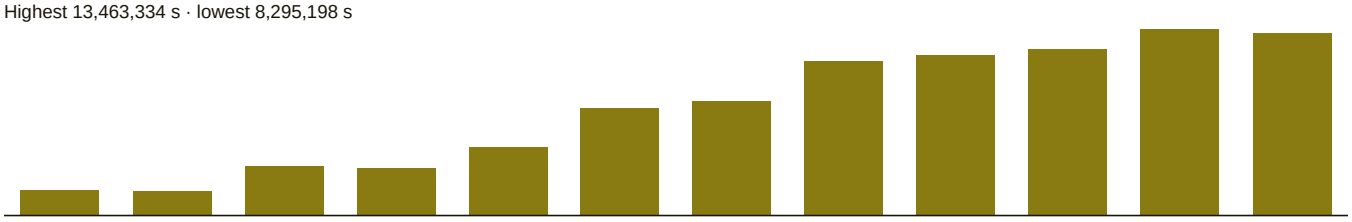
Account 8564-9669-9708
Period 1–31 August 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,463,334 s	**+212,495 s**	**-343,141 s**	**13,332,688 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	ATM withdrawal: L4 Habitat	-86,400	13,376,934
	A 0.30 s charge was struck from the 3rd withdrawal, the withdrawal having been made from the machine by the lifts and not the one by the window. The cash was correct, the machine was not, and the Bank has decided to bill the machine instead. Ref. CIBT-3029-09B2-7		
09 Aug	Transfer to joint account	-94,512	13,282,422
	The carrier's delay of 59 minutes on the 9th was passed to the joint account, which pays it as it absorbs everything else, quietly and in full. Ref. CIBT-3029-B05B-9		
09 Aug	Transfer to own account: L4 Habitat	-75,829	13,206,593
	The sundry shown as 75,829 on your last statement was the previous month's figure, carried across when the form was reprinted. The correct sum is 0.30 seconds. The difference has been credited on this line, and the line it replaces has been struck through so that you can see what it said. Ref. CIBT-3029-158C-1		
22 Aug	ATM withdrawal: L4 Habitat	-86,400	13,120,193
	The machine at L4 Habitat recorded the withdrawal against the local date, and the statement carried it across to ours a day early. The entry has been moved back to the day you stood at the screen. The balance on that day was never in question. Ref. CIBT-3029-3406-1		
29 Aug	Payroll credit: Phobos Drydock	+157,520	13,277,713
	Phobos Drydock pays on the 29th of the month, or on the day after if that is a rest day for its office. The credit has never once been posted on the rest day itself, which the Bank finds reassuring. Ref. CIBT-3029-A1ED-7		
31 Aug	Interest at 4.90% APY	+54,975	13,332,688
	Interest is credited at the close of the Pallas Ring 10 day, and the local office at L4 Habitat confirms the figure by relay in watches. The statement therefore carries two figures, and only one of them is yours. Ref. CIBT-3029-9710-5		

Closing balance, month by month

Highest 13,463,334 s · lowest 8,295,198 s



September 3028 August 3029

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 9669-9708 3029-08