CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Gale Zamora
Unit 235, Pallas Ring 10

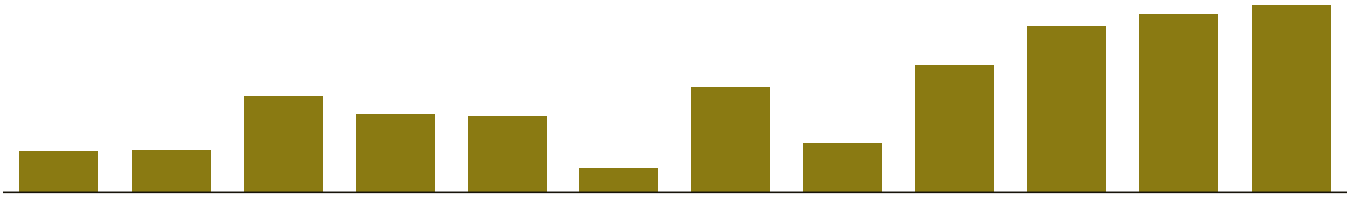
Account 8564-9990-1663
Period 1–31 July 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
704,919,046 s	**+6,491,680 s**	**-2,276,442 s**	**709,134,284 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Slippage fee (Lagos Sector, 4 transfers)	-3,600	704,915,446
	Slippage on this line is 3,600 s for 4 crossings, the same figure as last month and the month before. The Bank has noticed the consistency and attached no comment, which is how it treats the things it likes. Ref. CIBT-3023-9387-9		
13 Jul	Deposit: Hall E	+1,529,112	706,444,558
	The Tycho window keeps a lunar calendar on the wall, its longer days shaded grey, and this deposit was credited on one of the grey days. The Tycho officers say a grey day is the only one the branch can truly spare, and that they have never needed to explain why. Ref. CIBT-3023-95EE-8		
15 Jul	Payroll credit: the Authority Records Office	+3,024,041	709,468,599
	The wage from the Authority Records Office was kept for 31 days in the checking room while the Bank established whether a month of that world had thirty days or thirty-one. It had thirty. The wage was released, and the extra day's interest has been paid. Ref. CIBT-3023-20DA-1		
19 Jul	Memory Vault: box 15-637, quarter	-259,200	709,209,399
	The custodian's note on the 19th said the box had been opened twice. It was opened once; the second entry is a second custodian reading the first one back. Ref. CIBT-3023-741B-2		
22 Jul	Transfer to joint account	-1,814,424	707,394,975
	Funds for the joint account left Lagos Sector on the 22nd but did not post until 29 Standard days later, since the relay was held at the outer lanes for a crossing of its own. Nothing on that line moves faster than its carrier. Ref. CIBT-3023-AA22-0		
24 Jul	Turbulence Cover	-26,418	707,368,557
	The Lagos Sector shuttle carries the Cover on a bond issued in days, and the bond pays its interest in arrears, so every day a delay goes unsettled it earns a little more for the carrier. The underwriters have asked for the arrangement to be explained, and the carrier has offered to explain it once the delay is settled. Ref. CIBT-3023-A776-9		
30 Jul	ATM withdrawal: Lagos Sector	-172,800	707,195,757
	No charge is made for a withdrawal the machine declines to complete, and this one declined twice before the third attempt. The fee shown is for the third; the first two are not on the statement at all. Ref. CIBT-3023-788B-3		
31 Jul	Interest at 3.30% APY	+1,938,527	709,134,284
	You have collected the interest statement in person on the first working day of every period since 3022, and the officer now sets the envelope out before you arrive. Nothing about the envelope has changed, which the officer says is how you like it. Ref. CIBT-3023-F262-4		

Closing balance, month by month

Highest 709,134,284 s · lowest 633,097,831 s



August 3022 July 3023

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  9990-1663  3023-07`