CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Szabo
Unit 109, Pallas Ring 10

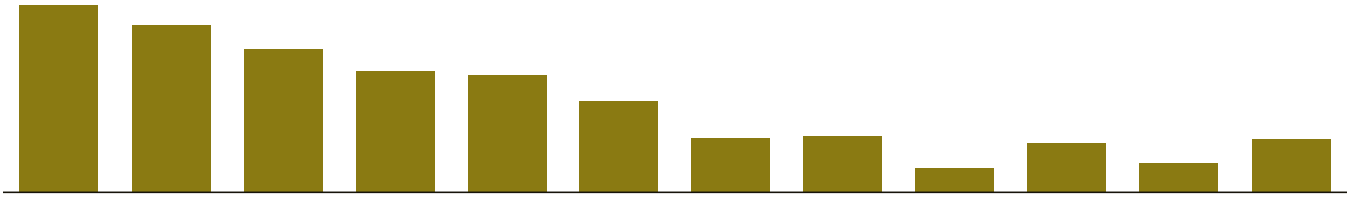
Account 8564-1128-5708
Period 1–30 June 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
394,163,051 s	**+34,254,792 s**	**-3,675,355 s**	**424,742,488 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Transfer to joint account	-3,605,706	390,557,345
	Funds for the joint account arrived at The Belt a day early, because the local office sends its share on the eve of the due date. Nothing is charged for the day; it is the relay's way of being prompt. Ref. CIBT-2995-5D87-9		
05 Jun	Temporal Health Plan	-43,894	390,513,451
	The Mars clinic that saw you on the 5th bills in shifts and sends its receipts on the Mars day. The plan has accepted them without comment, which it describes as its habit on that world. Ref. CIBT-2995-BA02-6		
09 Jun	Mech Veterans' Time Pension	+2,040,203	392,553,654
	The contribution from Phobos Drydock was reduced by 0.959 of a shift this month, because the firm changed the rate at which it converts its payments. The firm has written to say the change was made in the spirit of the scheme, and the Bank has asked what the spirit is priced at. Ref. CIBT-2995-42C4-8		
09 Jun	Turbulence Cover	-21,555	392,532,099
	Settled after 29 Standard days, while the carrier's log was checked against the terminal's own. The terminal's log is kept by hand, which accounts for most of the time. Ref. CIBT-2995-C22A-9		
18 Jun	Slippage fee (The Belt, 7 transfers)	-4,200	392,527,899
	A slippage fee is taken each quarter on the transfer to The Belt, because the two clocks drift apart at the same rate and the fee closes the gap before the next audit. The arrangement has run since 2992 without a single adjustment. Ref. CIBT-2995-294A-1		
19 Jun	Payroll credit: Phobos Drydock	+6,009,510	398,537,409
	Wages are rounded down to the whole second before they are credited, and the fraction goes to the employer's own rounding account. Phobos Drydock has asked that it be left there, and it is. Ref. CIBT-2995-8937-6		
19 Jun	Deposit: Hall E	+24,628,427	423,165,836
	Phobos Drydock deposits its staff surplus at the window in notes it has already counted twice. The Bank counts them a third time out of thoroughness, and finds them as they were when they left the office. Ref. CIBT-2995-343F-1		
30 Jun	Interest at 4.80% APY	+1,576,652	424,742,488
	The Teller says the interest is correct and then asks whether you intend to be pleased by it. You do, and she writes "pleased" in the corner, beside the figure, where there is room. Ref. CIBT-2995-74E1-2		

Closing balance, month by month

Highest 596,731,835 s · lowest 387,930,638 s



July 2994 June 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 1128-5708 2995-06