CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Vito Cardew
Unit 126, Pallas Ring 10

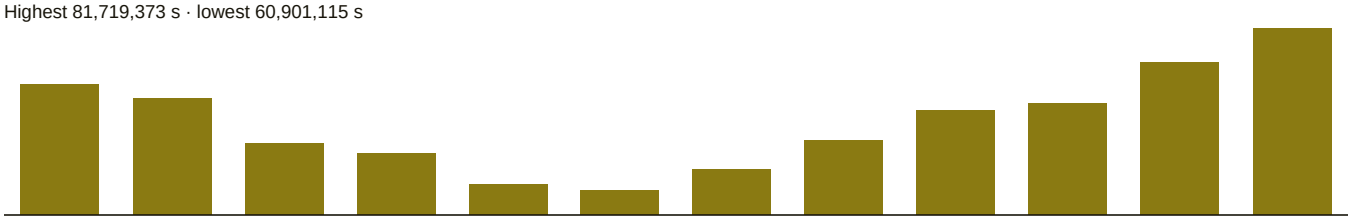
Account 8564-1344-9708
Period 1–31 May 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
77,304,207 s	**+4,415,766 s**	**-600 s**	**81,719,373 s**

Date	Description	Amount (s)	Balance (s)
14 May	Deposit: Hall E	+3,709,311	81,013,518
	You talk about the rain on a world you have not visited before each deposit, and the Teller answers in the same terms, so the counting is done in the space between two sentences about the weather. Nobody at Hall E has ever asked which world it is, and nobody has needed to. Ref. CIBT-3014-DE4C-6		
15 May	Slippage fee (Io, 2 transfers)	-600	81,012,918
	The auditors asked why the slippage on this account runs higher than the Bank's own estimate. The estimate assumed transfers made in the middle of the day; yours were made at first and last light, when the clocks are least alike. Ref. CIBT-3014-05A2-6		
18 May	Payroll credit: St. Catherine Bakeries	+397,239	81,410,157
	Io keeps the wage for its workers in a cabinet on the platform and releases it to the Bank by the same train that brings the post. The train is late more often than the wage, and the wage has never once been early. Ref. CIBT-3014-2FE5-2		
31 May	Interest at 4.80% APY	+309,216	81,719,373
	Last month's interest was 53 seconds short, because the rate table had been read one row too low. The row has been corrected, the table reprinted, and the missing seconds credited here in full. Ref. CIBT-3014-C324-0		

Closing balance, month by month

Highest 81,719,373 s · lowest 60,901,115 s



June 3013 May 3014

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 1344-9708 3014-05