CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 208, Pallas Ring 10

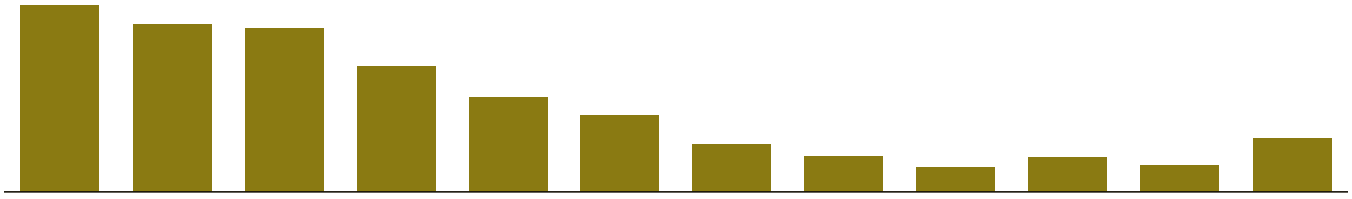
Account 8564-1344-9708
Period 1–31 July 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
68,622,171 s	**+3,948,581 s**	**-432,000 s**	**72,138,752 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Payroll credit: St. Catherine Bakeries	+397,239	69,019,410
	The wage reached the account before the crew had come up, the firm having paid its crews on the surface as a courtesy to the day. The crew came back down that afternoon and asked whether the sum could be left where it was, and the Bank said that it could. Ref. CIBT-3015-2D6E-2		
15 Jul	Deposit: Hall E	+3,276,854	72,296,264
	St. Catherine Bakeries delivers its deposits in a van that stops at the back door, not the front, and waits there until the counter opens. The van has been waiting since 3014, and the counter has not once been late for it. Ref. CIBT-3015-E242-2		
24 Jul	ATM withdrawal: Nairobi Sector	-172,800	72,123,464
	You count the notes at the machine, then again at the counter, then once more on the way out of the concourse, and each count comes out the same. The officer on duty no longer offers a fourth, since the three are always enough. Ref. CIBT-3015-9F45-3		
30 Jul	Memory Vault: box 46-480, quarter	-259,200	71,864,264
	Rental for box 46-480 is rounded up to the next whole Standard day, as the Vault's schedule provides. The fraction of a day that results is credited to the box's next quarter, where it is rounded up again. Ref. CIBT-3015-2392-9		
31 Jul	Interest at 4.80% APY	+274,488	72,138,752
	On Europa the interest is posted under the ice at the station's own hour, and it reaches this statement at the Head Office hour, which is later by a shift the miners have stopped mentioning. Ref. CIBT-3015-555D-8		

Closing balance, month by month

Highest 89,866,213 s · lowest 68,300,847 s



August 3014 July 3015

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 3015-07