CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 249, Pallas Ring 10

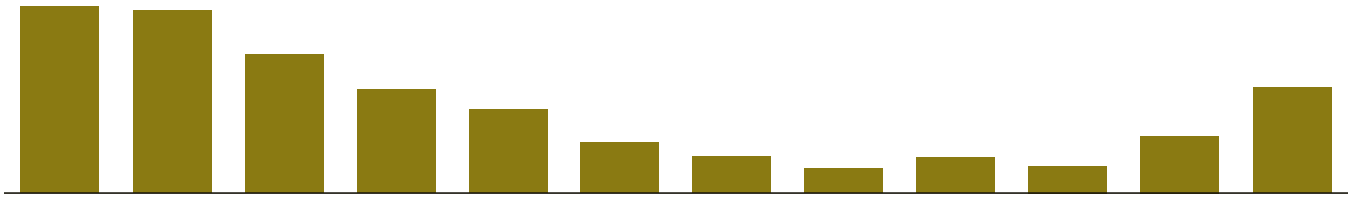
Account 8564-1344-9708
Period 1–31 August 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
72,138,752 s	**+6,042,665 s**	**-345,600 s**	**77,835,817 s**

Date	Description	Amount (s)	Balance (s)
08 Aug	Payroll credit: St. Catherine Bakeries	+397,239	72,535,991
	Pay for 30 days was held at Io while the employer's office agreed its own calendar with the Bank's. The two calendars agreed on the 8th, and the credit followed the same afternoon. Ref. CIBT-3015-1C77-7		
14 Aug	ATM withdrawal: Io	-172,800	72,363,191
	You never take the receipt home. You leave it in the slot, the custodian collects it each morning and files it against your account, where there are now 10 of them, unread by you and in order. Ref. CIBT-3015-2DB8-1		
20 Aug	ATM withdrawal: Io	-172,800	72,190,391
	St. Catherine Bakeries pays your wages into this account on the last working day, and you draw 2 Standard days from the machine at Io the same afternoon, before the transfer has settled. The payroll office calls this the most reliable arrangement it has seen on any world. Ref. CIBT-3015-E4BE-7		
27 Aug	Deposit: Hall E	+5,356,871	77,547,262
	The holder asked the officer whether the coins were still good. The officer said they were, and that the same question had been asked about these particular coins before, in the same tone, by the same holder. Ref. CIBT-3015-9D25-9		
31 Aug	Interest at 4.80% APY	+288,555	77,835,817
	Io rounds its interest down to the whole cycle and sends the remainder to the suspense line, where it is held for a depositor not yet identified. Your share of the remainder has been credited to this account as a courtesy, and the branch asks that it not be spent in one place. Ref. CIBT-3015-FE60-2		

Closing balance, month by month

Highest 87,316,430 s · lowest 68,300,847 s



September 3014 August 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 3015-08