CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 63, Pallas Ring 10

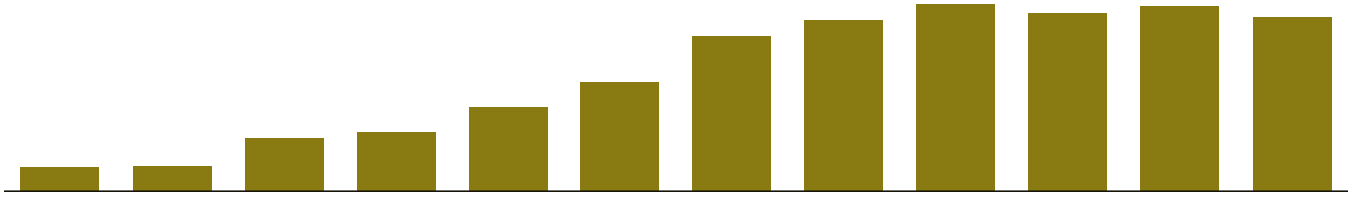
Account 8564-1663-1609
Period 1–31 August 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,957,748 s	**+131,126 s**	**-1,436,972 s**	**43,651,902 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	ATM withdrawal: London Sector	-172,800	44,784,948
	Your draw at London Sector came out 0.944 day heavier than asked, as it does each month. The Bank has charged the difference to the machine, which has agreed to repay it in kind. Ref. CIBT-3016-7472-4		
21 Aug	Transfer to own account: London Sector	-1,004,972	43,779,976
	A coin of 1,004,972 was found in a tea caddy from a sideboard drawer at the Hall E counter after your last visit, and has been entered as a sundry credit to you. It has been checked against the coin you described and matches, except for the wear, which you said was always there. Ref. CIBT-3016-7D65-2		
26 Aug	ATM withdrawal: London Sector	-259,200	43,520,776
	"It has a better memory than the ledger," the Teller says, "which is why we keep the ledger." She would like that sentence kept in the file, and it is. Ref. CIBT-3016-518C-7		
31 Aug	Interest at 3.50% APY	+131,126	43,651,902
	Interest is posted to the whole second and never to a fraction. A balance that earns 0.969 of a second a day is not credited each day, but accumulates until it makes a second, which it does on the 31st, in your favour. Ref. CIBT-3016-3FA8-4		

Closing balance, month by month

Highest 45,127,096 s · lowest 26,725,346 s



September 3015 August 3016

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 1663-1609 3016-08