CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 260, Pallas Ring 10

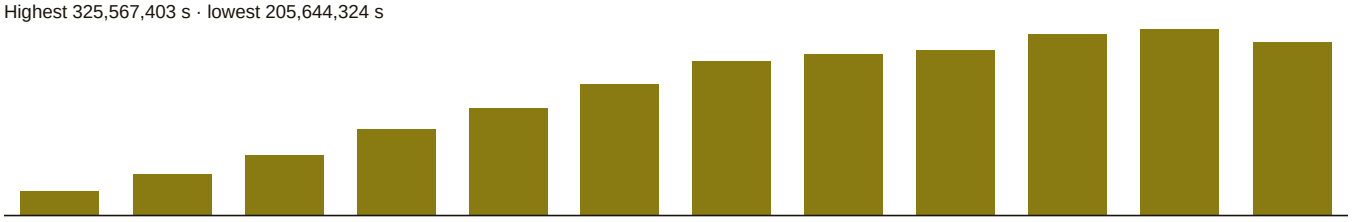
Account 8564-1663-2698
Period 1–31 July 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
325,567,403 s	**+3,224,962 s**	**-12,851,374 s**	**315,940,991 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Payroll credit: Ganymede Heights Infirmary	+2,058,346	327,625,749
	The Teller asked whether the wage was for the month or for the work. The cashier said both, and the Teller has entered it under both. Ref. CIBT-2963-E600-1		
09 Jul	ATM withdrawal: Vancouver Sector	-172,800	327,452,949
	Ganymede Heights Infirmary pays its drivers' expenses through the same machine, in fives, so your withdrawal on the 9th came out in the same notes as the firm's own mail. The Bank has asked the firm to keep the two stacks apart. Ref. CIBT-2963-94A6-0		
15 Jul	Transfer to own account: Vancouver Sector	-12,417,574	315,035,375
	This sundry credit of 12,417,574 refunds a charge for a service you did not receive. The Bank considers it the best sort of sundry, and has never once been asked to explain it. Ref. CIBT-2963-B232-9		
21 Jul	Slippage fee (Vancouver Sector, 6 transfers)	-1,800	315,033,575
	Fees on Ganymede Heights Infirmary's remittances are charged at the hour they are sent, not the hour they arrive. The firm sends in the morning and receives in the afternoon, and it has asked for only one of those to be charged, which the Bank has declined. Ref. CIBT-2963-1754-1		
24 Jul	ATM withdrawal: Vancouver Sector	-259,200	314,774,375
	Your card was declined twice before the machine accepted it, because the first two requests reached the relay before it had caught up with the balance. No fee was charged on the third try, which is the one that worked. Ref. CIBT-2963-D4E3-2		
31 Jul	Interest at 4.30% APY	+1,166,616	315,940,991
	The 31st credit was held while the Rate Committee sat through an afternoon of minutes on whether the rate should be stated to two places or three. It was agreed at two places, and the interest was paid to three. Ref. CIBT-2963-294B-7		

Closing balance, month by month

Highest 325,567,403 s · lowest 205,644,324 s



August 2962 July 2963

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 1663-2698 2963-07