CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dagny Ostrander
Unit 159, Pallas Ring 10

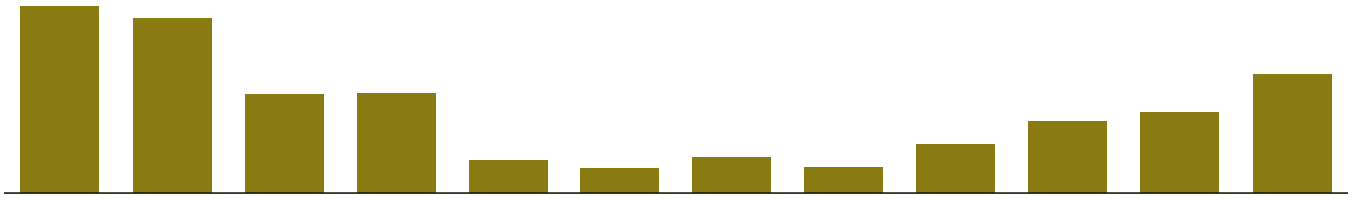
Account 8564-1663-2698
Period 1–31 July 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
326,184,677 s	**+12,812,025 s**	**-178,200 s**	**338,818,502 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	ATM withdrawal: Montréal Sector	-172,800	326,011,877
	The cash was dispensed on the 8th but not debited until 29 days later. The machine's record went by the long way round, and interest on the sum was calculated from the day you took it. Ref. CIBT-2972-A3EB-3		
22 Jul	Slippage fee (Montréal Sector, 9 transfers)	-5,400	326,006,477
	The Teller notes that 5,400 seconds is a very small sum to be so careful about, and says she is glad someone is. Ref. CIBT-2972-6CA1-7		
23 Jul	Payroll credit: Ganymede Heights Infirmary	+2,058,346	328,064,823
	Pay from Ganymede Heights Infirmary is calculated to the nearest 54 minutes of the payroll office's own clock rather than to the second, so each credit runs a little ahead of the hours it covers. The office calls this pay in advance of the work; the Bank calls it a rounding rule with a view. Ref. CIBT-2972-D558-2		
26 Jul	Deposit: Hall E	+9,584,851	337,649,674
	The envelope's total was 0.986 short of the slip. The difference is not a missing sum. It is a rounding the depositor made on the slip itself, to the nearest hour, and then forgot to make on the envelope. The envelope has been corrected to match the slip. Ref. CIBT-2972-CFC7-1		
31 Jul	Interest at 4.30% APY	+1,168,828	338,818,502
	The interest line matches the figure you wrote down at your last visit, to the second. The officer at Hall E now checks it against the posted rate with a little more warmth than the rate strictly needs, and the figure is correct each time. Ref. CIBT-2972-C93D-5		

Closing balance, month by month

Highest 361,261,458 s · lowest 307,746,027 s



August 2971 July 2972

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 2972-07