CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 306, Pallas Ring 10

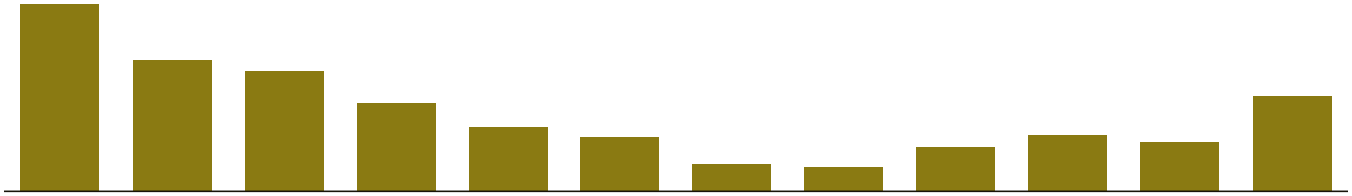
Account 8564-1663-2698
Period 1–30 September 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
321,722,671 s	**+19,809,964 s**	**-520,500 s**	**341,012,135 s**

Date	Description	Amount (s)	Balance (s)
13 Sep	ATM withdrawal: Tallinn Sector	-259,200	321,463,471
	The Phobos machine is bolted to a rock that passes over the Head Office's relay for only part of each orbit, and it pays out only inside that part. Your withdrawal was made in the window and posted in the next. Ref. CIBT-2995-F843-6		
15 Sep	Payroll credit: Ganymede Heights Infirmary	+2,058,346	323,521,817
	The rule rounds Ganymede Heights Infirmary's pay to the nearest 24-second block rather than the whole second, so the credit of 2,058,346 came out 24 seconds short of the contract. The contract has been read again. It says "about", and the Bank accepts that. Ref. CIBT-2995-7D65-7		
19 Sep	Deposit: Hall E	+16,598,779	340,120,596
	An earlier line gave this deposit the day it was counted rather than the day it was sealed. The envelope was counted on the 19th, the day it arrived, and was sealed the day before. Both dates are now shown on the slip. Ref. CIBT-2995-3C97-7		
26 Sep	ATM withdrawal: Tallinn Sector	-259,200	339,861,396
	At Tallinn Sector the machine's day begins when the station's ring has turned, which is some way after ours. The withdrawal made on the 26th therefore posted on the day before it was made, and the Bank has allowed the difference. Ref. CIBT-2995-F960-6		
26 Sep	Slippage fee (Tallinn Sector, 7 transfers)	-2,100	339,859,296
	The Teller has checked the slippage twice and got the same figure both times, which is the only thing she is prepared to say about it. The fee is 0.30 s per Standard day, as posted. Ref. CIBT-2995-CFD8-8		
30 Sep	Interest at 4.30% APY	+1,152,839	341,012,135
	The interest was read out at the counter, and the Teller then read it out again to the window next to yours, which had not asked. The second listener said the figure was right, and asked whether it might be read once more for a person who had not yet arrived. Ref. CIBT-2995-7F1D-9		

Closing balance, month by month

Highest 379,675,645 s · lowest 311,036,373 s



October 2994 September 2995

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 2995-09