CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 123, Pallas Ring 10

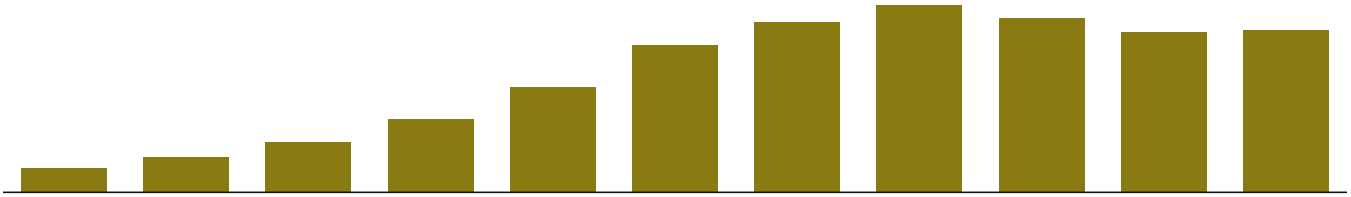
Account 8564-1663-4090
Period 1–31 July 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
3,881,148 s	**+443,341 s**	**-403,088 s**	**3,921,401 s**

Date	Description	Amount (s)	Balance (s)
15 Jul	ATM withdrawal: Io	-86,400	3,794,748
	Correction: the withdrawal on the 15th was rounded down by the machine to whole cycles, a rule the Bank had not known it had until this statement. The difference, 0.985 cycle, is credited on this line, and the withdrawal is shown as it was made. Ref. CIBT-2987-A71A-2		
15 Jul	Slippage fee (Io, 2 transfers)	-1,800	3,792,948
	The relay's operator at Io once held an account with the Bank under a name very like yours, and asks that the courtesy be kept with the account, which was the only one of the two ever to have been in credit. Ref. CIBT-2987-3D5C-7		
19 Jul	Transfer to joint account	-55,688	3,737,260
	Rafe Mbatha rounds every figure up to the next whole second when saying it aloud, and rounds it back down when writing it, so the sum is always spoken one way and entered another. The two versions have been compared, and they agree. Ref. CIBT-2987-9707-3		
23 Jul	Payroll credit: Brymar College	+92,814	3,830,074
	You collect the Brymar College credit in cycles and deposit 0.957 of it again the same afternoon, at the same window, with the same officer. The arrangement costs nothing, and the Bank has said nothing about it, which the officer regards as the highest praise. Ref. CIBT-2987-5500-0		
24 Jul	Deposit: Hall E	+337,914	4,167,988
	This deposit waited at the window for 30 days because the depositor had asked for it to be counted on the day his wages arrived, and the wages were late. The statement reflects the count, not the wages. Ref. CIBT-2987-868C-1		
26 Jul	ATM withdrawal: Io	-259,200	3,908,788
	At Io 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-2987-B50E-4		
31 Jul	Interest at 3.90% APY	+12,613	3,921,401
	The interest adjustment that followed the change in the posted rate carries no fee. It was a correction the Bank made in its own time, and the Bank does not invoice depositors for its own tidiness. Ref. CIBT-2987-97ED-7		

Closing balance, month by month

Highest 4,556,385 s · lowest 429,957 s



September 2986 July 2987

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  1663-4090  2987-07`