CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 17, Pallas Ring 10

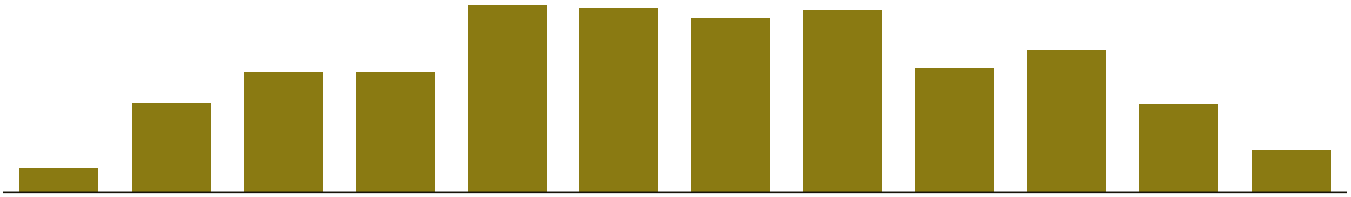
Account 8564-1663-4124
Period 1–31 August 2969
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
173,224,558 s	**+1,995,768 s**	**-8,443,612 s**	**166,776,714 s**

Date	Description	Amount (s)	Balance (s)
13 Aug	Mech Veterans' Time Pension	+461,912	173,686,470
	The auditors queried the upgrade allowance's rounding, which the clinic had done to the nearest day and the Office to the nearest five seconds. Both are correct by their own rules, and they have agreed to say so on a single line, in smaller type. Ref. CIBT-2969-6FFC-9		
13 Aug	ATM withdrawal: Oakland Sector	-259,200	173,427,270
	Your withdrawal of 3 Standard days at the Oakland Sector machine was drawn on the account your employer pays into, at the employer's request, so that the wages are available on the day they arrive. Ref. CIBT-2969-1180-0		
18 Aug	Payroll credit: Harbourfront Shipping	+1,028,618	174,455,888
	Harbourfront Shipping pays in the last hour of the Head Office day. The employer calls this the close of business and the Bank calls it the usual time, and the credit is dated to it. Ref. CIBT-2969-A9A7-0		
21 Aug	Slippage fee (Oakland Sector, 2 transfers)	-1,800	174,454,088
	Harbourfront Shipping's head of payroll wrote to ask why its slippage came in whole seconds when the rate is quoted in fractions. The reply on file says the Bank counts seconds as the Authority does, and that the fractions are kept by the relay, which has not complained. Ref. CIBT-2969-C4EA-1		
23 Aug	Temporal Health Plan	-40,858	174,413,230
	A session shorter than the schedule's minimum is paid as the minimum, which on your last claim was 5 minutes of an appointment you do not remember finishing early. The plan rounded the difference up in your favour, which it regards as the least it can do for a visit that ended without anyone noticing. Ref. CIBT-2969-A07D-4		
24 Aug	ATM withdrawal: Oakland Sector	-172,800	174,240,430
	At the Oakland Sector machine your signature was accepted on the first attempt. The Teller on duty asks that this be recorded, as it is now uncommon. Ref. CIBT-2969-9AA9-2		
30 Aug	Transfer to own account: Oakland Sector	-7,968,954	166,271,476
	A sundry for the Positive Contact interpreter attached to your 2967 transfer, which the species' clerks bill in their own unit and the Bank converts at a rate neither party admits to choosing. Ref. CIBT-2969-D062-8		
31 Aug	Interest at 3.50% APY	+505,238	166,776,714
	The statement reached Hall E 28 Standard days after the interest it reports, because the interest was posted before the period it belonged to was closed, and the clerks had to agree which came first. They agreed it was the interest. Ref. CIBT-2969-35B2-8		

Closing balance, month by month

Highest 187,289,961 s · lowest 164,223,015 s



September 2968 August 2969

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 1663-4124 2969-08