CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Vantongeren
Unit 296, Pallas Ring 10

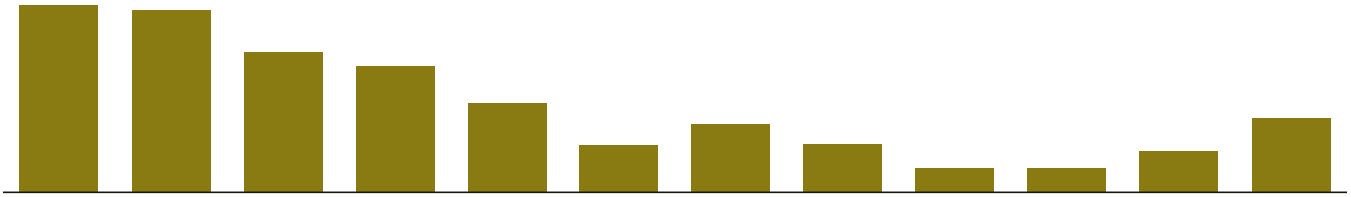
Account 8564-1663-4124
Period 1–31 May 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
76,770,435 s	**+6,794,707 s**	**-306,780 s**	**83,258,362 s**

Date	Description	Amount (s)	Balance (s)
03 May	Mech Veterans' Time Pension	+374,160	77,144,595
	Harbourfront Shipping takes a levy out of your pension each quarter, which it calls a contribution and the Pensions Office calls a deduction. The two names have been printed on the statement side by side. Ref. CIBT-3020-69DA-1		
09 May	Payroll credit: Harbourfront Shipping	+1,028,618	78,173,213
	Salary from Harbourfront Shipping, received on the 9th as before. You have taken the credit in one sum every month since the account was opened and have never asked for the fraction, so the branch has kept it for you in the account's margin, where it grows at the posted rate. Ref. CIBT-3020-CFEA-8		
13 May	Slippage fee (L4 Habitat, 9 transfers)	-5,400	78,167,813
	The transfer waited 29 Standard days at L4 Habitat while a carrier was cleared through the lock, and the fee covers only the seconds lost in motion. Ref. CIBT-3020-89EB-5		
19 May	ATM withdrawal: L4 Habitat	-259,200	77,908,613
	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-3020-0CE8-7		
20 May	Deposit: Hall E	+5,168,016	83,076,629
	Each note on the slip was rounded to its own whole unit before the total was taken, so the total is 0.979 lower than the figure written on the envelope. The total is the one that matters, and it is correct. Ref. CIBT-3020-B26C-4		
30 May	Temporal Health Plan	-42,180	83,034,449
	A session shorter than the schedule's minimum is paid as the minimum, which on your last claim was 37 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-3020-D6AA-9		
31 May	Interest at 3.50% APY	+223,913	83,258,362
	The Ceres branch counts its interest in lengths of the asteroid's own day, and converts the total to ours on the morning the day ends. The conversion is printed in small type beside the sum, and you have read it every month without remark. Ref. CIBT-3020-11FB-1		

Closing balance, month by month

Highest 105,650,963 s · lowest 73,371,385 s



June 3019 May 3020

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  3020-05`