CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Vantongeren
Unit 222, Pallas Ring 10

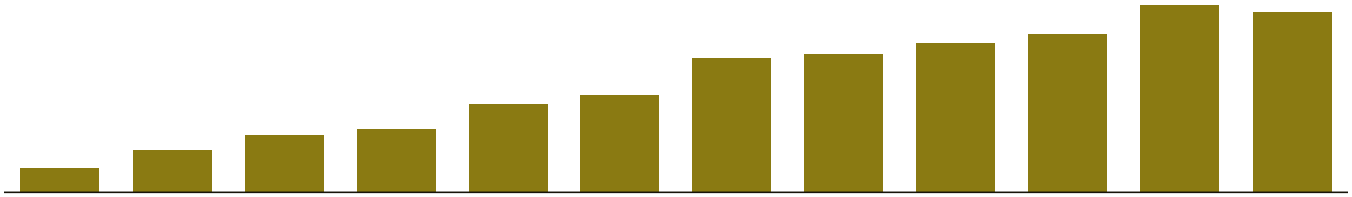
Account 8564-1663-4124
Period 1–31 May 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
146,551,809 s	**+919,669 s**	**-3,181,852 s**	**144,289,626 s**

Date	Description	Amount (s)	Balance (s)
11 May	Slippage fee (Luna, 2 transfers)	-600	146,551,209
	Crossings from Ceres go through the Belt relay and are charged in Belt seconds, which run a little longer than ours. The Bank does not say by how much, only that the difference has been the same since 3022. Ref. CIBT-3023-F631-4		
15 May	ATM withdrawal: Luna	-86,400	146,464,809
	You count the cash twice at the machine before you take it, and the machine has learnt to pause. The second count is always the same, and you always say so, aloud, to no one. Ref. CIBT-3023-AF0A-8		
21 May	ATM withdrawal: Luna	-259,200	146,205,609
	At Luna the machine asks for the account number in the local form, which the Bank has translated into its own. The two forms agree on every digit and disagree about the day, and the machine settles the difference by paying out. Ref. CIBT-3023-C40F-7		
27 May	Mech Veterans' Time Pension	+459,429	146,665,038
	Your pension falls due on the 27th, which this month was a day the Luna office keeps closed for its own accounts. It was paid on the next working day, and the interest for the gap has been credited. Ref. CIBT-3023-0A3D-2		
28 May	Temporal Health Plan	-20,222	146,644,816
	You have never had a prescription filled at Hall E. You have had it sent to Luna, where the local pharmacy keeps your file open for you. The plan has no objection to the arrangement and has asked, in writing, that it continue. Ref. CIBT-3023-9CA4-1		
28 May	New Time™ exchange	+32,798	146,677,614
	The Teller asked whether you meant to exchange the rest of your New Time™ before the notice expired. When you said you did not, she said she had expected the answer and had kept a chair free for the question. Ref. CIBT-3023-7000-9		
29 May	Transfer to own account: Luna	-2,815,430	143,862,184
	The Teller notes that the holder asked for this adjustment at the counter, then again at the counter, then a third time, and that all three requests agree on the sum. Ref. CIBT-3023-366F-9		
31 May	Interest at 3.50% APY	+427,442	144,289,626
	At the Ceres branch interest is calculated on the local day and paid in ore-weight, which the vault converts to seconds at its own scale. The scale is visited on the first working day of the month by appointment, and the appointment is kept. Ref. CIBT-3023-5ED2-0		

Closing balance, month by month

Highest 146,551,809 s · lowest 86,748,915 s



June 3022 May 3023

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 3023-05