CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Mbatha
Unit 202, Pallas Ring 10

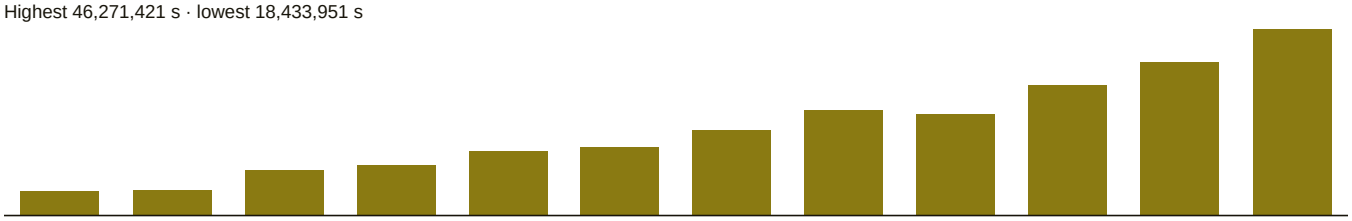
Account 8564-1663-5931
Period 1–31 July 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
40,644,340 s	**+6,211,352 s**	**-584,271 s**	**46,271,421 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	Deposit: Hall E	+5,556,685	46,201,025
	The deposit's date was taken from the slip as the 10th, but the counter took it on the following day, when the rate was posted. The statement now shows the day of the count; the interest is the same either way. Ref. CIBT-2987-0E2C-2		
16 Jul	Payroll credit: the Lunar Freight Co-operative	+505,638	46,706,663
	Your wage from the Lunar Freight Co-operative is paid on the last working day, but the firm keeps a second pay day for its own accounts. On that day it sends the Bank a slip with nothing on it but the words "for your records", and the slip is filed with your records. Ref. CIBT-2987-B2DA-7		
27 Jul	Memory Vault: box 88-977, quarter	-259,200	46,447,463
	Box 88-977 was in arrears by 31 days and has been brought current without charge. The custodian notes that you came in to explain the delay, and that the explanation was accepted without being read. Ref. CIBT-2987-22E6-1		
29 Jul	Turbulence Cover	-21,689	46,425,774
	The Europa branch files its Turbulence Cover claims under the ice, which the carrier accepts as a route and the Bank accepts as a delay. Ref. CIBT-2987-5C85-7		
30 Jul	Transfer to joint account	-303,382	46,122,392
	The joint sum is divided at the mandate's percentage and rounded to the nearest second before the shares are set. The odd second goes to whichever holder's name has more letters, a rule the mandate's drafter introduced in 2986 without explanation. Ref. CIBT-2987-B8C0-5		
31 Jul	Interest at 4.40% APY	+149,029	46,271,421
	The Ganymede portion of the account accrues at the local day's length, which runs 41 hours longer than the Head Office's, so one local day pays more than one day here. The statement converts the local figure to Head Office seconds and shows both, so that you can see the one the rate has earned. Ref. CIBT-2987-CDC2-0		

Closing balance, month by month

Highest 46,271,421 s · lowest 18,433,951 s



August 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 1663-5931 2987-07