CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Larkspur
Unit 364, Pallas Ring 10

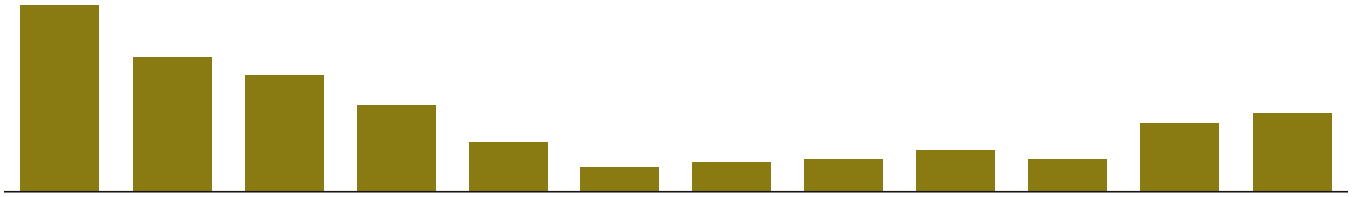
Account 8564-1663-8778
Period 1–31 August 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
119,415,438 s	**+2,932,768 s**	**-633,343 s**	**121,714,863 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Payroll credit: Ganymede Heights Infirmary	+1,004,678	120,420,116
	No fee on this credit. It arrived at Hall E in a sealed envelope from the Ganymede Heights Infirmary office, and the Bank does not charge for paper that has come the roundabout way round. Ref. CIBT-3020-F64C-0		
02 Aug	Deposit: Hall E	+1,589,747	122,009,863
	The fee for depositing 2,400 seconds early was waived, the Bank having no record of anyone being early before. The seconds are credited to your account in the usual way, and the officer asks you not to make a habit of it. Ref. CIBT-3020-85CA-8		
17 Aug	Temporal Health Plan	-30,236	121,979,627
	A small sum is set aside each 31 days by standing order toward physiotherapy, and drawn on the first day of the window. The plan no longer asks whether the sum is still right; it has been the same since 3017. Ref. CIBT-3020-75BF-1		
21 Aug	Slippage fee (Tallinn Sector, 1 transfers)	-300	121,979,327
	Where the fee for a run of short crossings is less than a whole second, it is rounded up once for the run and not at all for each crossing in it, so a long run of small transfers is charged as one transfer of ordinary size. Ref. CIBT-3020-C16F-7		
27 Aug	Transfer to joint account	-602,807	121,376,520
	The transfer waited 28 days for the second holder's signature, which had to be witnessed at Tallinn Sector and sent back by the next courier. The sum is the one both holders agreed before the slip went out. Ref. CIBT-3020-0F31-5		
31 Aug	Interest at 3.40% APY	+338,343	121,714,863
	The rate printed on the previous statement had its decimal point in the wrong place. The interest was credited at the correct rate, and the printed line has been amended to say so. Ref. CIBT-3020-3D8B-8		

Closing balance, month by month

Highest 146,007,974 s · lowest 109,536,591 s



September 3019 August 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 1663-8778 3020-08