CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 326, Pallas Ring 10

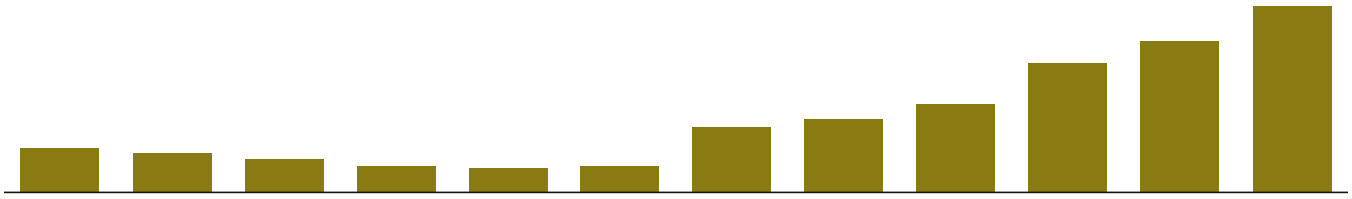
Account 8564-1663-9065
Period 1–31 August 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,411,729 s	**+1,056,764 s**	**-4,500 s**	**15,463,993 s**

Date	Description	Amount (s)	Balance (s)
12 Aug	Payroll credit: St. Catherine Bakeries	+167,743	14,579,472
	Your wages from St. Catherine Bakeries come in on a Thursday, and by the Friday you have moved a fifth of them to 8564-7523-5938, leaving the rest where it sits. The pattern has held for 9 years, which the Bank calls a budget and the Teller calls a habit. Ref. CIBT-3024-896D-6		
24 Aug	Deposit: Hall E	+848,188	15,427,660
	The auditors counted the notes in this envelope on the sealed table, one at a time, and found them in the order the holder wrote on the slip. They have asked that the order be recorded, as they cannot recall another example. Ref. CIBT-3024-FF55-7		
28 Aug	Slippage fee (Ganymede, 5 transfers)	-4,500	15,423,160
	On the 28th the relay at Ganymede lost 47 seconds in an argument with itself. The fee on your crossing that day has been set to match, and no one has been able to tell the Bank which side won. Ref. CIBT-3024-4993-8		
31 Aug	Interest at 3.40% APY	+40,833	15,463,993
	The Teller points out that the interest is larger than the fee and smaller than the wait, which she considers a fair ratio. Ref. CIBT-3024-1FC9-4		

Closing balance, month by month

Highest 15,463,993 s · lowest 10,569,745 s



September 3023 August 3024

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 1663-9065 3024-08