CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Yardley
Unit 70, Pallas Ring 10

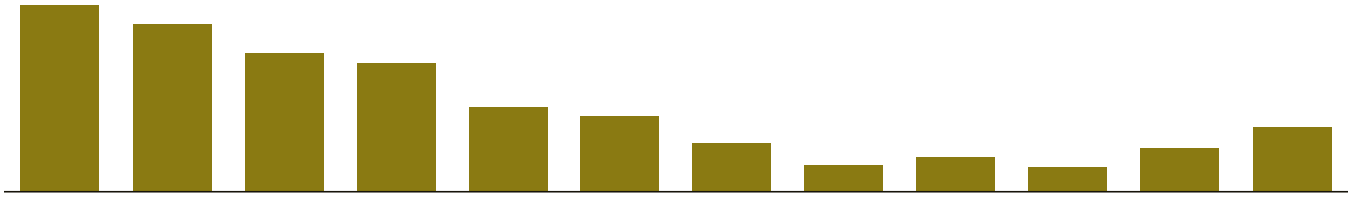
Account 8564-1690-9708
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
221,415,953 s	**+8,899,192 s**	**-1,087,053 s**	**229,228,092 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	Deposit: Hall E	+6,859,690	228,275,643
	The envelope came in a list of the household's sleeping members, and was counted at the window as though it had come straight from your hand. The slip was in order, and the figure in the margin agreed with the count, which is all the window asks. Ref. CIBT-3003-500F-7		
12 Jun	ATM withdrawal: Venus	-259,200	228,016,443
	"Do you mean to take the cash home," the Teller asks, "or only to look at it?" You say you mean to look at it. She says most people do, and that the machine is always pleased to be looked at. Ref. CIBT-3003-502F-9		
14 Jun	Transfer to joint account	-825,153	227,191,290
	The joint interest was rounded up at the start of the month and down at the end, so that over the year the account gains a single second, which you have both been asked not to spend. Ref. CIBT-3003-757D-9		
18 Jun	Payroll credit: Brymar College	+1,375,255	228,566,545
	Salary from Brymar College, received on the 18th 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-3003-F9CC-9		
27 Jun	Slippage fee (Venus, 9 transfers)	-2,700	228,563,845
	The 9 crossings were held at the Venus relay for 31 Standard days while its reconciler sent for a second opinion from the hall. The fee is charged on the seconds that moved, and none is charged on the seconds that waited. Ref. CIBT-3003-3193-6		
30 Jun	Interest at 3.60% APY	+664,247	229,228,092
	Many people never look at the working. The Bank publishes it so that anyone who wants to can check it, and most who do then go back to bed. Ref. CIBT-3003-E121-5		

Closing balance, month by month

Highest 275,654,959 s · lowest 214,184,361 s



July 3002 June 3003

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 1690-9708 3003-06