CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Castellane
Unit 353, Pallas Ring 10

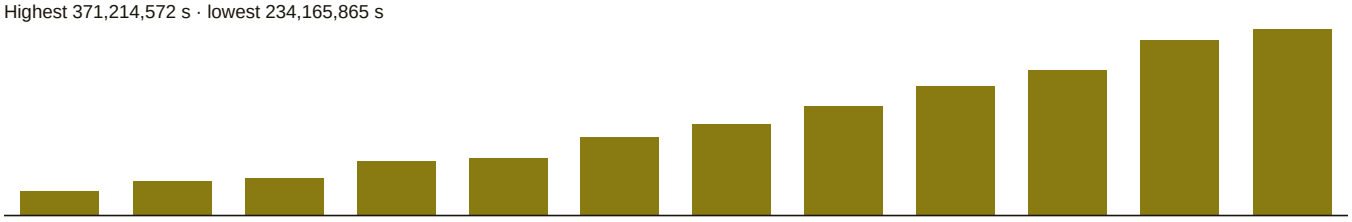
Account 8564-1925-4607
Period 1–31 August 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
361,491,112 s	**+10,073,260 s**	**-349,800 s**	**371,214,572 s**

Date	Description	Amount (s)	Balance (s)
13 Aug	ATM withdrawal: Phobos	-86,400	361,404,712
	On Phobos a withdrawal is recorded when the cash leaves the dispenser, not when the card goes in, so the figure can be a second later than the one you saw on the screen. The dispenser is the authority on that world, and the Bank has accepted its figure. Ref. CIBT-3023-CF3E-7		
16 Aug	Payroll credit: St. Catherine Bakeries	+1,581,383	362,986,095
	Your pay from St. Catherine Bakeries was held 30 days because its signatory had been seconded to a relay station, and the form went by relay. It came back with a question about its own spelling, and was accepted on the 16th. Ref. CIBT-3023-CAAD-5		
22 Aug	ATM withdrawal: Phobos	-259,200	362,726,895
	You draw the same 259,200 from Phobos on the 22nd of every third month, and carry it to 8564-1925-4607 by hand, along a walk the custodian has timed at 47 minutes. Ref. CIBT-3023-A378-7		
22 Aug	Deposit: Hall E	+7,317,031	370,043,926
	The window at Mars Station takes deposits on the Standard day only, so the sum was made on the 22nd and credited on the day the window reopened, 28 days later. The hours are posted in the window, where they have been since 3022. Ref. CIBT-3023-F92B-3		
28 Aug	Slippage fee (Phobos, 7 transfers)	-4,200	370,039,726
	The Teller did not set this fee, has not been asked to explain it, and was pleased to hear you say so at the window. She asks that you say it again next month, so that she can enjoy it twice. Ref. CIBT-3023-CEEF-5		
31 Aug	Interest at 3.90% APY	+1,174,846	371,214,572
	St. Catherine Bakeries has moved its deposit on this account to the same day as your interest, so the two arrive together and the officer hands over one slip for both. You asked which of them the slip was for, and were told the interest, as the deposit was only passing through. Ref. CIBT-3023-F2ED-7		

Closing balance, month by month

Highest 371,214,572 s · lowest 234,165,865 s



September 3022 August 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 1925-4607 3023-08