CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Prendergast
Unit 148, Pallas Ring 10

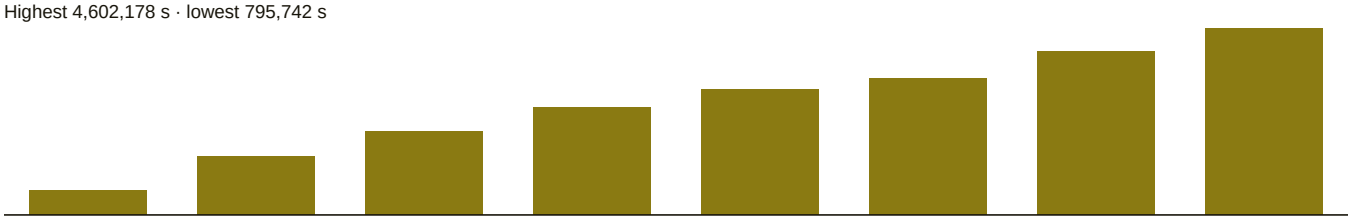
Account 8564-2007-7708
Period 1–30 September 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
4,066,697 s	**+803,414 s**	**-267,933 s**	**4,602,178 s**

Date	Description	Amount (s)	Balance (s)
10 Sep	Payroll credit: Phobos Drydock	+148,055	4,214,752
	The payroll file from Phobos Drydock was 28 days late, because its author had gone up a mountain on a survey, beyond the reach of every relay, and came back with the file in a pocket. Ref. CIBT-3023-53E6-7		
12 Sep	Slippage fee (São Paulo Sector, 7 transfers)	-6,300	4,208,452
	You fold the slip once, lengthwise, and slide it into the back of the passbook without reading the total, as you have done every month since 3023. The officer reads the total for you and then folds the passbook back, so that each of you has done one half of the job. Ref. CIBT-3023-F7A2-0		
14 Sep	ATM withdrawal: São Paulo Sector	-172,800	4,035,652
	Phobos Drydock's courier collects the cash for your account on the 14th and signs for it on a clipboard the Bank does not hold. The signature on file is in a different hand each time, and the sum has agreed each time. Ref. CIBT-3023-8918-8		
14 Sep	Deposit: Hall E	+639,093	4,674,745
	You bring your deposit to Hall E in the same bag each time, folded once at the top. You have never asked for the bag back, so the officer now keeps it on the shelf behind the window for you. Ref. CIBT-3023-1F62-3		
17 Sep	Transfer to joint account	-88,833	4,585,912
	The teller reports that Quill Kestrel brought a plant to the counter and set it on the signing shelf. The plant is recorded in the account notes as a courtesy, not as a holder. Ref. CIBT-3023-5F81-8		
30 Sep	Interest at 4.80% APY	+16,266	4,602,178
	Interest on a balance that moves within a day is worked on the balance at the start of each hour, not each second. The Bank adopted this in 3023 and has not apologised for it since. Ref. CIBT-3023-04B0-4		

Closing balance, month by month

Highest 4,602,178 s · lowest 795,742 s



February 3023 September 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 2007-7708 3023-09