CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Prendergast
Unit 132, Pallas Ring 10

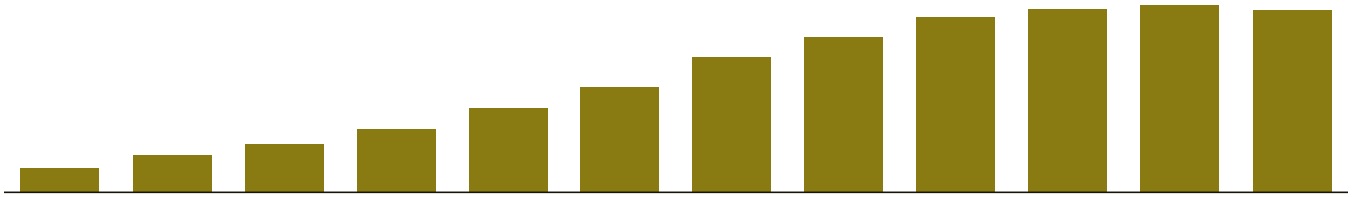
Account 8564-2007-7708
Period 1–30 June 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,297,048 s	**+193,243 s**	**-427,041 s**	**11,063,250 s**

Date	Description	Amount (s)	Balance (s)
06 Jun	Payroll credit: Phobos Drydock	+148,055	11,445,103
	The Phobos Drydock credit was held at Titan while the local exchange finished its own rounding, the exchange taking the whole cycle and the remitter the nearest five seconds. The two did not agree until 30 days had passed, and the credit was made on the morning they did. Ref. CIBT-3024-59D7-4		
06 Jun	Slippage fee (Titan, 6 transfers)	-3,600	11,441,503
	Transfers to the Memory Vault sub-level cross no relay at all, yet the fee is charged on them anyway, the Vault's clock being the only one in the Bank that keeps step with nobody. The Vault has asked that this be stated plainly. Ref. CIBT-3024-0E05-9		
07 Jun	Transfer to own account: Titan	-75,408	11,366,095
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-3024-F21E-9		
15 Jun	ATM withdrawal: Titan	-86,400	11,279,695
	You fold each note in half before putting it away. The custodian has begun to fold them for you, so that you can no longer tell the difference. Ref. CIBT-3024-5D26-6		
18 Jun	ATM withdrawal: Titan	-172,800	11,106,895
	The sum was rounded to the whole cycle before it was dispensed, and the fraction left over was printed on the receipt as a figure. The receipt is not legal tender. It is a receipt for a fraction, which the Bank regards as the more honest of the two. Ref. CIBT-3024-9867-3		
19 Jun	Transfer to joint account	-88,833	11,018,062
	Phobos Drydock pays its share of the joint transfer through a clerk who asked for the mandate to be read aloud to him. He listened to all of it, asked for the page with the holders' names, and the Bank has no record of what he did with it. Ref. CIBT-3024-1260-2		
30 Jun	Interest at 4.80% APY	+45,188	11,063,250
	The posted rate is set to two places and the interest to the nearest second, and the balance on the statement is then rounded to the nearest five hundred seconds for the reader's convenience. That is why the top line is always a little kinder than the one below it. Ref. CIBT-3024-B5DD-6		

Closing balance, month by month

Highest 11,297,048 s · lowest 3,431,308 s



July 3023 June 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  2007-7708  3024-06`