CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Prendergast
Unit 199, Pallas Ring 10

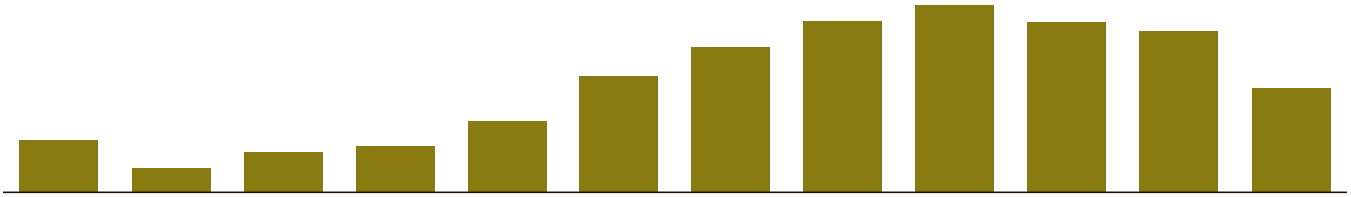
Account 8564-2007-7708
Period 1–31 July 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,357,848 s	**+197,486 s**	**-1,528,808 s**	**11,026,526 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Transfer to own account: The Belt	-920,975	11,436,873
	Copies are charged by the page, and any part of a shift left over from a sheet is rounded up, so 58 pages cost one shift more than their arithmetic. The Bank regards this as the way its sums are done, not as a charge. Ref. CIBT-3025-C65D-4		
09 Jul	Transfer to joint account	-88,833	11,348,040
	Phobos Drydock pays a monthly bonus into the joint account in the name of whichever holder worked there that month. This month it was Quill Kestrel, and the Bank has credited it to the account as it was asked. Ref. CIBT-3025-B50B-5		
10 Jul	ATM withdrawal: The Belt	-259,200	11,088,840
	The line for the 10th named The Belt as the place of withdrawal. The machine was in fact at Hall E, one concourse away. The statement now gives the correct place, and the concourse board has been checked against it. Ref. CIBT-3025-0A04-5		
17 Jul	Payroll credit: Phobos Drydock	+148,055	11,236,895
	30 Standard days' wages from Phobos Drydock, paid in shifts and converted at the posted rate on the day of receipt. The remitter's clock ran 34 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-3025-9C8C-9		
20 Jul	Slippage fee (The Belt, 2 transfers)	-600	11,236,295
	Each crossing is rounded to the nearest second on the way out and again on the way back, so that a return journey costs one second more than its two legs added together. The relay keeps the second. Ref. CIBT-3025-F28B-4		
27 Jul	ATM withdrawal: The Belt	-259,200	10,977,095
	The cash for the 27th was sent to The Belt by the supply courier, which runs once a Standard week, and the withdrawal waited 31 days for it to come down. The courier was thanked for the journey, and the cash was paid on arrival. Ref. CIBT-3025-212D-9		
31 Jul	Interest at 4.80% APY	+49,431	11,026,526
	On the 31st the rate at The Belt was confirmed only after the local office had closed its own year, which it does in a different season, so the interest was posted 28 days late. The rate was 4.80% APY on the day the interest was earned, as the posted table shows. Ref. CIBT-3025-764C-0		

Closing balance, month by month

Highest 12,965,569 s · lowest 9,135,835 s



August 3024 July 3025

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 3025-07