CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Ravensworth
Unit 302, Pallas Ring 10

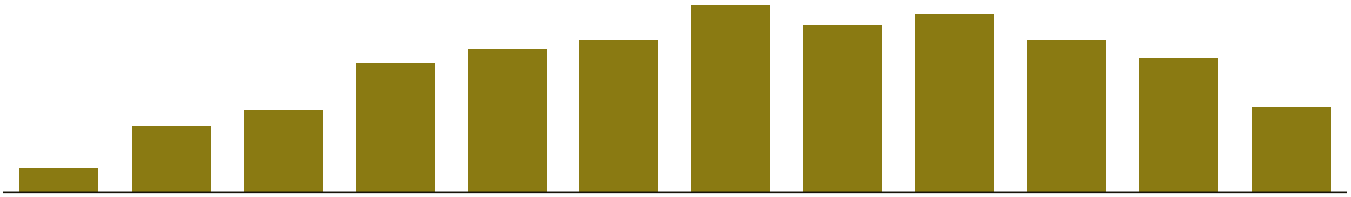
Account 8564-2149-7921
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
211,796,051 s	**+2,882,448 s**	**-29,384,206 s**	**185,294,293 s**

Date	Description	Amount (s)	Balance (s)
06 Aug	ATM withdrawal: Kepler Ring	-86,400	211,709,651
	The balance shown after the withdrawal is rounded to the nearest second and the withdrawal to the nearest five, so the two figures seldom agree to the second. Your receipt shows both, as the rule requires, and the difference this time was 0.958 of a second. Ref. CIBT-3003-1CBE-9		
07 Aug	Slippage fee (Kepler Ring, 1 transfers)	-300	211,709,351
	The fee on your crossings is worked out per whole second of difference, and the difference on this route hardly ever changes. The Bank therefore set the fee once and left it, and the officer says there is nothing further to reconcile. Ref. CIBT-3003-80B1-7		
07 Aug	Temporal Health Plan	-41,876	211,667,475
	The referral from the Ganymede office was sent to the wrong branch of the plan and waited there for 29 days. Ganymede has been asked to read its own addresses aloud, and has replied that it does. Ref. CIBT-3003-97B0-4		
22 Aug	Turbulence Cover	-12,242	211,655,233
	The reserve for the Kepler Ring route is kept in turns and paid out in minutes. The two were reconciled at the posted rate: the carrier calls the rate generous, and the Bank calls it the rate. Ref. CIBT-3003-F64B-0		
29 Aug	Payroll credit: Ganymede Heights Infirmary	+2,141,162	213,796,395
	Last month's line for Ganymede Heights Infirmary gave the sum in turns and the rate in seconds, the two figures transposed. The amount is correct, and the line now has each figure in its place. Ref. CIBT-3003-A3C8-7		
29 Aug	ATM withdrawal: Kepler Ring	-259,200	213,537,195
	Cash-time from Kepler Ring was handed over in full, and the teller counted it at the counter afterwards and found it correct. Nobody asked the Bank to note this, and it has noted it anyway, as it notes most things it is pleased by. Ref. CIBT-3003-3C77-6		
29 Aug	Transfer to own account: Kepler Ring	-28,984,188	184,553,007
	The sundry from Kepler Ring came 31 days late, because the sender chose the slow route on purpose. The sender preferred the lower charge to the quicker post, and was not disappointed. Ref. CIBT-3003-3527-7		
31 Aug	Interest at 4.20% APY	+741,286	185,294,293
	An interest entry for the 31st was posted to the joint line in error and has been moved to the account in your name. Nothing has been paid twice, and the two lines now agree. Ref. CIBT-3003-9EE4-5		

Closing balance, month by month

Highest 240,799,609 s · lowest 151,906,758 s



September 3002 — August 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  2149-7921  3003-08`