CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ostrander-Whitlock
Unit 194, Pallas Ring 10

Account 8564-2248-8317
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

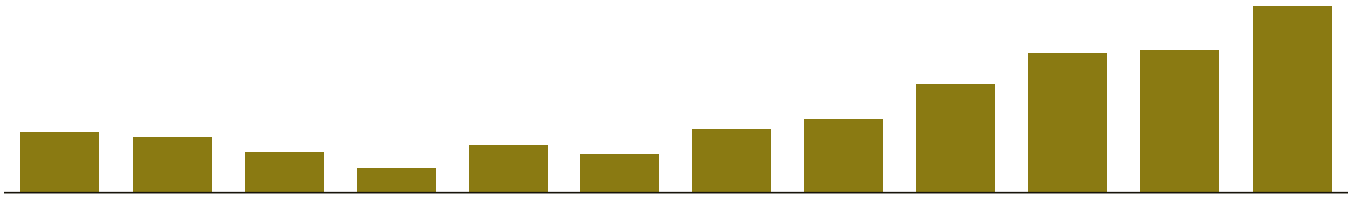
Opening balance	Credits	Debits	Closing balance
130,379,318 s	**+9,646,583 s**	**-747,880 s**	**139,278,021 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Deposit: Hall E	+8,651,318	139,030,636
	A deposit posted in whole days was corrected to the nearest one on the next statement, and the difference of 0.956 is shown there in brackets. Brackets are how the Bank says a sum was never really yours, so you may wish to ignore them. Ref. CIBT-3003-5A0A-9		
10 Jun	ATM withdrawal: Tallinn Sector	-172,800	138,857,836
	The cash was returned to the tray by the machine itself, which had been holding it so long that it considered the holding a fee in its own right. The Bank has agreed, and the withdrawal has been posted without one. Ref. CIBT-3003-2A64-9		
10 Jun	Temporal Health Plan	-28,548	138,829,288
	Reimbursement for a dental visit at Tallinn Sector, where the local clinic bills by the day and rounds its figure down before it reaches us. The plan pays what arrives, which is usually what was billed. Ref. CIBT-3003-0FE3-6		
20 Jun	Turbulence Cover	-15,975	138,813,313
	The Titan Dome branch sends its premiums by the lake route, which the carrier describes as scheduled and the branch describes as hopeful. The premium is charged in either case. Ref. CIBT-3003-5492-0		
23 Jun	Transfer to joint account	-355,957	138,457,356
	The handling fee on the transfer to 8564-2642-9010 was not taken, because the two holders had paid it in advance the week before, each paying half. The Bank holds that a fee paid early is still a fee paid, and has kept the receipt for it. Ref. CIBT-3003-E7EA-6		
24 Jun	ATM withdrawal: Tallinn Sector	-172,800	138,284,556
	You have checked the balance on the screen before each withdrawal for 2 years, and each time the figure has been right. The machine has not been told that this is a comfort to you. Ref. CIBT-3003-CBAB-2		
26 Jun	Slippage fee (Tallinn Sector, 3 transfers)	-1,800	138,282,756
	You have started sending a small transfer the moment the Tallinn Sector relay opens, ahead of the day's larger crossings. The rest of the day then goes through more cheaply, and the officer on the counter has written this down as a sensible habit. Ref. CIBT-3003-E875-1		
27 Jun	Payroll credit: Ganymede Heights Infirmary	+593,263	138,876,019
	You have asked for your wage to be converted at the day's rate and not the posted one, every period since the account was opened. The Bank has done so. This statement shows the rate you asked for, and the Teller has noted that you are the only depositor who has asked. Ref. CIBT-3003-4E77-9		
30 Jun	Interest at 3.70% APY	+402,002	139,278,021

Date	Description	Amount (s)	Balance (s)
	The interest for the 30th was held 30 days while the Rate Committee compared the posted table with the one at Tallinn Sector, which had been printed a day earlier and turned out to be correct. The difference was one day, and the interest is paid for it. Ref. CIBT-3003-4834-9		

Closing balance, month by month

Highest 139,278,021 s · lowest 106,380,021 s



July 3002 June 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 2248-8317 3003-06