CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Ostrander-Whitlock
Unit 17, Pallas Ring 10

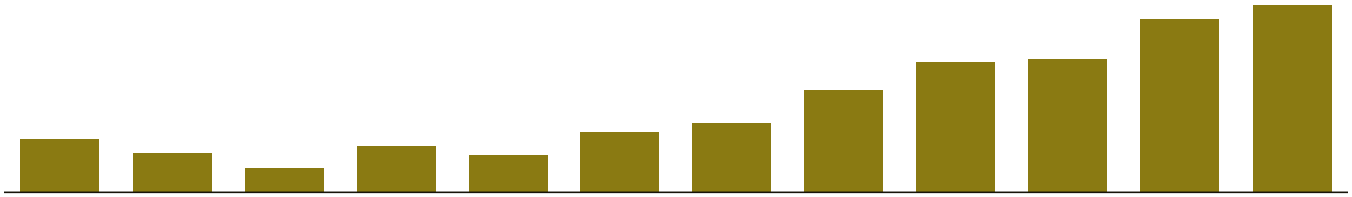
Account 8564-2248-8317
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
139,278,021 s	**+3,646,166 s**	**-653,686 s**	**142,270,501 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Turbulence Cover	-10,113	139,267,908
	Premium for the Europa route, drawn in cycles on the local day. The route is flown at dusk there, so the policy treats each dusk as a separate journey, which the underwriter describes as the cheapest kind of comfort. Ref. CIBT-3003-A55B-5		
10 Jul	Temporal Health Plan	-28,416	139,239,492
	The claim waited 30 days in the queue of a provider on Europa, which files its claims in the order they are remembered rather than the order they were sent. Your session is now dated to the day it happened, and the provider has been asked to remember the rest in the same order. Ref. CIBT-3003-230E-6		
13 Jul	Transfer to joint account	-355,957	138,883,535
	The joint balance was reconciled against a recipe card that one holder keeps in a biscuit tin. The card's figures and the Bank's agree to the second, which the auditors describe as the first recipe they have ever checked that came out exactly. Ref. CIBT-3003-804B-0		
15 Jul	Payroll credit: Ganymede Heights Infirmary	+593,263	139,476,798
	Ganymede Heights Infirmary rounds each wage to the whole cycle and sends the leftover 0.945 as an unsigned slip in an envelope that the counter labels "change". It is the only envelope in the file that nobody has asked to see. Ref. CIBT-3003-AB21-8		
26 Jul	ATM withdrawal: Europa	-259,200	139,217,598
	At Europa the machine asks for your name in the local language and then in ours. It dispensed 0.982 cycle, and the balance went out in our seconds, both figures appearing on the line. Ref. CIBT-3003-9DE3-3		
29 Jul	Deposit: Hall E	+2,623,463	141,841,061
	Deposit rounding: deposits made in part-seconds are rounded at the counter, which the Teller explains each time it is asked. This one fell on exactly half a second and was rounded to the even second, which the officers agree is the fairest result for all parties. Ref. CIBT-3003-C534-1		
31 Jul	Interest at 3.70% APY	+429,440	142,270,501
	Interest is rounded down to the nearest second each day. The 0.944 s left over from each day adds up across a year to a sum the Bank has never yet paid out, and has never yet been asked for. Ref. CIBT-3003-F67F-7		

Closing balance, month by month

Highest 142,270,501 s · lowest 106,380,021 s



August 3002 July 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 3003-07