CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Uma Prendergast-Juvonen
Unit 125, Pallas Ring 10

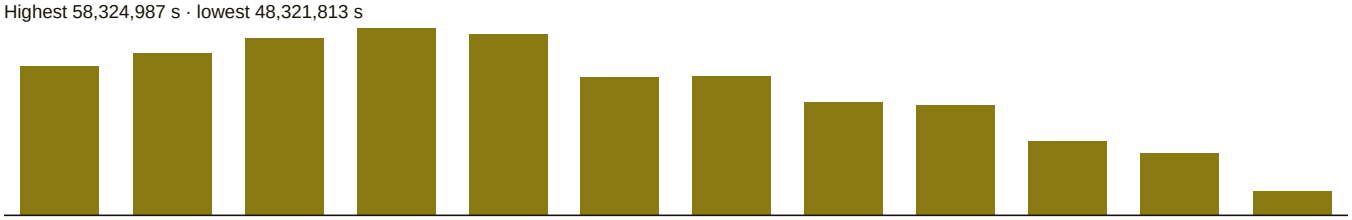
Account 8564-2545-8564
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
50,669,409 s	**+499,100 s**	**-2,846,696 s**	**48,321,813 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Transfer to own account: Ganymede	-2,557,841	48,111,568
	This line was first entered against 8564-6004-6217 in error and has been moved to this account, where it belonged. The holder of 8564-6004-6217 has been informed and has replied that they had not missed it. Ref. CIBT-2995-9E00-9		
06 Jul	Transfer to joint account	-200,655	47,910,913
	You each send Caio Fennimore a copy of the joint statement, though you both sit at the same counter when it is printed. The copies are filed separately and then matched, and the officer has never yet found one that disagrees. Ref. CIBT-2995-CAEE-7		
10 Jul	Payroll credit: the Ceres Ring Assay Office	+334,425	48,245,338
	A credit from the Ceres Ring Assay Office came in on the 10th as expected, but was posted 28 days later. The earlier date stands for the purposes of interest. Ref. CIBT-2995-F315-0		
21 Jul	ATM withdrawal: Ganymede	-86,400	48,158,938
	The cash-time figure for the 21st had the machine's rounding applied twice, once at the machine and once at the branch. The double rounding has been taken out, leaving One Standard day on the line, which is what the receipt says. Ref. CIBT-2995-6EDC-5		
21 Jul	Slippage fee (Ganymede, 6 transfers)	-1,800	48,157,138
	A dispute over 0.945 of a second was referred to the reconciliation hall in 2991, and the hall has not yet decided whether the second is the holder's or the relay's. Until it does, the fraction is carried on this line, and it is charged to no one. Ref. CIBT-2995-B52E-5		
31 Jul	Interest at 3.90% APY	+164,675	48,321,813
	The fee for the interest statement has been waived. You collect it yourself each period and read it at the counter, where you have been known to nod at the figure before the Teller has finished reading it aloud. Ref. CIBT-2995-BB68-9		

Closing balance, month by month

Highest 58,324,987 s · lowest 48,321,813 s



August 2994 July 2995

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 2545-8564 2995-07