CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Leda Prendergast
Unit 287, Pallas Ring 10

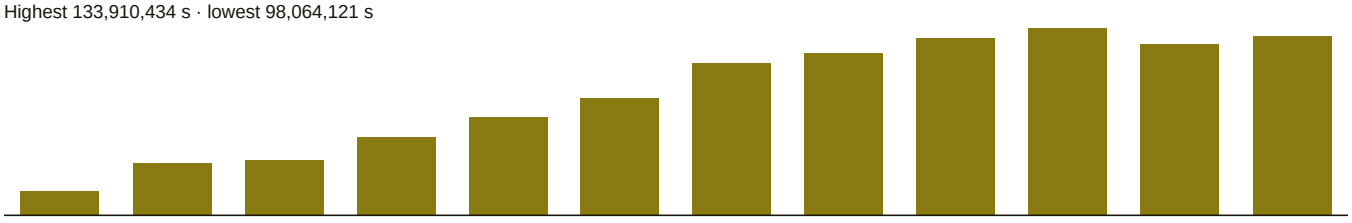
Account 8564-2581-9708
Period 1–31 July 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
130,399,748 s	**+2,322,111 s**	**-535,215 s**	**132,186,644 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Slippage fee (Io, 1 transfers)	-300	130,399,448
	Auditors asked for the 1 crossings on this line to be listed in the order the seconds were spent, not the order they were sent. The list is attached. The first crossing spent the most, and it is the one nobody at the counter remembers sending. Ref. CIBT-2986-4A78-5		
10 Jul	Memory Vault: box 48-788, quarter	-259,200	130,140,248
	The quarter's receipt for box 48-788 was held for 12 days in the restoration queue, because a clerk had taken the wrong key home for the weekend. The receipt has now been issued and the rental stands. Ref. CIBT-2986-A14C-0		
15 Jul	Deposit: Hall E	+1,503,987	131,644,235
	You stand at the window with your bag on the ledge while the count is made, and step back a single pace when it is finished, as if the ledge might want the room. The officers now leave the space clear before you reach it. Ref. CIBT-2986-6FD5-2		
21 Jul	Payroll credit: Ganymede Heights Infirmary	+459,525	132,103,760
	Ganymede Heights Infirmary pays its crew at Io in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-2986-A816-1		
30 Jul	Transfer to joint account	-275,715	131,828,045
	Rhea Fothergill asked that the account be described on the statement as "ours". The Bank cannot enter that. The Teller suggested "joint", which Rhea Fothergill accepted with visible relief and a small nod to the account. Ref. CIBT-2986-BF73-9		
31 Jul	Interest at 3.30% APY	+358,599	132,186,644
	The interest for the 31st was held 30 Standard days at Io, because the local office's printer had jammed and the figure could not be set until a new run arrived. The figure was set on arrival, and the interest was paid in full. Ref. CIBT-2986-BD8F-7		

Closing balance, month by month

Highest 133,910,434 s · lowest 98,064,121 s



August 2985 July 2986

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 2581-9708 2986-07