CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Valderrama-Umberfield
Unit 310, Pallas Ring 10

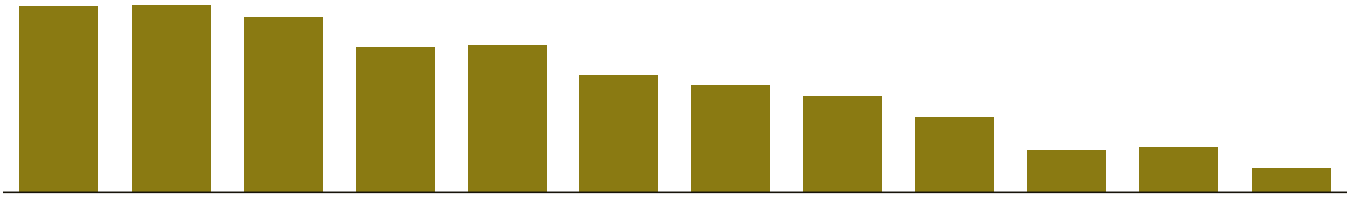
Account 8564-2648-0708
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,274,115 s	**+330,353 s**	**-2,023,951 s**	**34,580,517 s**

Date	Description	Amount (s)	Balance (s)
05 Jun	Payroll credit: Kepler Ring Hydroponics	+233,623	36,507,738
	The wages from Kepler Ring Hydroponics include the allowance for the long shift at Vancouver Sector. It is paid in days, and the employer has asked that it appear on its own line, so that the staff who earn it can find it without a search. Ref. CIBT-3003-CDC3-1		
05 Jun	ATM withdrawal: Vancouver Sector	-259,200	36,248,538
	Withdrawals at Vancouver Sector are dated by the local day, which begins 28 hours before ours. A draw made just after midnight there is shown on the previous day here, as the Bank's arrangement with the relay requires. Ref. CIBT-3003-CD24-5		
08 Jun	Transfer to joint account	-140,174	36,108,364
	Sunniva Mbatha has begun to sign the joint mandate a little more slowly each year, and you have begun to wait for it, and the officer has begun to note both. The mandate itself has not changed by a single word. Ref. CIBT-3003-AD3C-9		
11 Jun	Transfer to own account: Vancouver Sector	-1,444,577	34,663,787
	A charge for a document issued at Vancouver Sector, rounded up to the next second. The officer agreed the rounding was unkind, then noted that it was the same rounding everyone else receives. Ref. CIBT-3003-2658-1		
23 Jun	ATM withdrawal: Vancouver Sector	-172,800	34,490,987
	Your 2 Standard days was drawn at Vancouver Sector in the last half hour before the window closed, and the receipt was printed in full before you had finished reading it. The sum is the one on the statement. Ref. CIBT-3003-8406-8		
29 Jun	Slippage fee (Vancouver Sector, 8 transfers)	-7,200	34,483,787
	Slippage here runs 600 seconds below the branch average. The auditors checked it against the relay's log, the Head Office's and the branch's own estimate, and found all three in agreement. They have asked that the agreement be kept and not examined. Ref. CIBT-3003-39F4-8		
30 Jun	Interest at 3.20% APY	+96,730	34,580,517
	The conversion fee has been waived, since the rate on the day the interest was earned and the rate on the day it was posted were the same, a rare coincidence in a branch that keeps two calendars. Ref. CIBT-3003-1AD8-6		

Closing balance, month by month

Highest 47,622,429 s · lowest 34,580,517 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  2648-0708  3003-06`