CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Pax Wetherby
Unit 162, Pallas Ring 10

Account 8564-2680-9708
Period 1–31 August 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
114,673,535 s	**+382,245 s**	**-6,200,855 s**	**108,854,925 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Slippage fee (New Orleans Sector, 4 transfers)	-3,600	114,669,935
	The relay rounds its share of each fee to the nearest five seconds and the Bank rounds yours to the nearest one. The gap between the two is held in the Settlement Reserve for a rainy quarter, and in the Reserve's books there has never yet been one. Ref. CIBT-2989-9884-1		
13 Aug	Transfer to own account: New Orleans Sector	-5,508,358	109,161,577
	No fee is charged on a sundry item of less than one whole day at Hall E. A balance of 0.960 is carried forward and charged only when it reaches a whole day, which it has not yet done. Ref. CIBT-2989-2AE5-7		
28 Aug	ATM withdrawal: New Orleans Sector	-259,200	108,902,377
	On New Orleans Sector the local day begins in the middle of the night, so the withdrawal is dated the day before the one you made it. The machine knows this and does not mind. The statement does too, and is written accordingly. Ref. CIBT-2989-3347-9		
28 Aug	Transfer to joint account	-429,697	108,472,680
	The standing transfer to 8564-1708-9476 falls due on the last working day of each month. The two holders have never agreed which working day that is, so the Bank has picked one, and both have accepted it without a word. Ref. CIBT-2989-DF70-1		
31 Aug	Interest at 4.00% APY	+382,245	108,854,925
	Interworld Post asked that its share of your interest be paid on the first day of the quarter, not the last, so the figure could appear in its report before the year closes. The Bank agreed, on condition that the report also reconciles to the second. Ref. CIBT-2989-112E-7		

Closing balance, month by month

Highest 127,344,541 s · lowest 108,854,925 s



September 2988 August 2989

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 2680-9708 2989-08