CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Wetherby
Unit 339, Pallas Ring 10

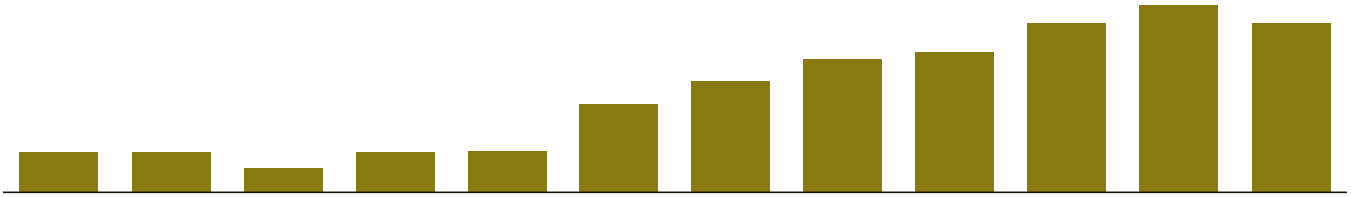
Account 8564-2746-5708
Period 1–31 August 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
61,790,858 s	**+695,077 s**	**-2,325,109 s**	**60,160,826 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	Payroll credit: Interworld Post	+447,914	62,238,772
	The Interworld Post wages reached 8564-2746-5708 31 days after the employer sent them, because the remittance was signed by an officer who was on leave. A deputy witnessed the signature, and the credit was posted on the day it was complete. Ref. CIBT-3012-1E42-8		
08 Aug	Transfer to own account: Phobos	-1,849,897	60,388,875
	Paid to Uma Drummond through this account on the 8th, with a note that reads only "for the rest of it". The Bank has forwarded the money and the note, and has no means of knowing what the rest is. Ref. CIBT-3012-A3B2-0		
11 Aug	Transfer to joint account	-268,748	60,120,127
	Your partner's pay from Interworld Post arrives on the last working day of the month, which the Bank treats as the day before it is due. Nothing is adjusted; the credit is held until the 11th, and the interest on it is paid in the meantime. Ref. CIBT-3012-F4D6-2		
16 Aug	Turbulence Cover	-26,464	60,093,663
	You fold the Turbulence Cover certificate into quarters each month and keep it in your inside pocket, with the premium receipt behind it. The policy does not have to be carried. The Bank is glad to know where it is. Ref. CIBT-3012-40F6-2		
20 Aug	Slippage fee (Phobos, 8 transfers)	-7,200	60,086,463
	Internal audit has traced the 8 crossings to their sending branch and found that each was entered in the ledger in the order it was sent. This is unusual enough to be recorded, and the auditors have recorded it. Ref. CIBT-3012-45B0-7		
24 Aug	ATM withdrawal: Phobos	-172,800	59,913,663
	The 172,800 was counted by the machine over the ticket machine clicking off its numbers and checked by the officer over the same sound. Both counts agreed with the receipt. Ref. CIBT-3012-EDFC-2		
31 Aug	Interest at 4.80% APY	+247,163	60,160,826
	Interest was suspended for 31 days while the schedule it was to be paid under was filed in duplicate. The duplicate is on file. The interest for those days is paid at the rate in the second copy, which is the same as the first. Ref. CIBT-3012-025A-4		

Closing balance, month by month

Highest 61,790,858 s · lowest 46,563,601 s



September 3011 August 3012

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 2746-5708 3012-08