CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Esme Ostrander
Unit 305, Pallas Ring 10

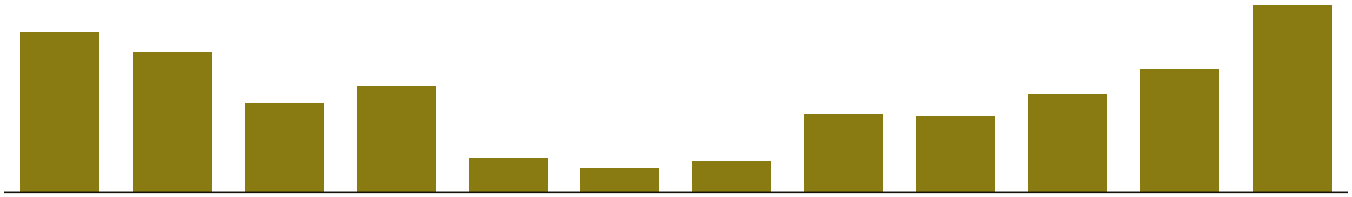
Account 8564-3219-8708
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
186,567,396 s	**+20,751,524 s**	**-544,695 s**	**206,774,225 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Payroll credit: Kepler Ring Hydroponics	+1,677,801	188,245,197
	Pay from Kepler Ring Hydroponics is calculated to the nearest 13 minutes of the payroll office's own clock rather than to the second, so each credit runs a little ahead of the hours it covers. The office calls this pay in advance of the work; the Bank calls it a rounding rule with a view. Ref. CIBT-3003-3130-7		
07 Jul	ATM withdrawal: Titan	-86,400	188,158,797
	The quarterly cash-time draw at Titan is One Standard day, paid out on the stroke of the local noon and entered before the local afternoon has begun. It has been paid in the same denomination since 3002, and the machine no longer asks which. Ref. CIBT-3003-4510-0		
08 Jul	ATM withdrawal: Titan	-172,800	187,985,997
	You count the cash twice at the machine before you take it, and the machine has learnt to wait. The second count is always the same, and you always say so, aloud, to no one. Ref. CIBT-3003-C510-5		
09 Jul	Temporal Health Plan	-22,095	187,963,902
	Your cover on Titan is billed in cycles and converted at the rate of the day the care was given. That rate was not one the plan set, and it has been used as published. Ref. CIBT-3003-7210-0		
18 Jul	Memory Vault: box 63-920, quarter	-259,200	187,704,702
	Rental for box 63-920 was charged on 29 days, the number the Vault counted from the opening of the quarter. The clerks round to the whole day, but the box was opened 42 minutes into the first, and the Vault has agreed to let the minutes pass. Ref. CIBT-3003-3E22-8		
18 Jul	Deposit: Hall E	+18,482,927	206,187,629
	At the Ceres dock the deposit is weighed on the ore scale before anyone counts it, since the scale is the only instrument on the station that nobody has ever argued with. The count followed the weight to the unit, and the dock regards that as the correct order of things. Ref. CIBT-3003-CDA3-9		
23 Jul	Slippage fee (Titan, 7 transfers)	-4,200	206,183,429
	The 0.30 s on this line is the crossing's share of the relay's upkeep, not the crossing itself. The upkeep is set by the posted rates, and it is the only part of the fee the Bank does not set. Ref. CIBT-3003-CA14-1		
31 Jul	Interest at 3.80% APY	+590,796	206,774,225
	The Teller reads the interest out before the balance, the balance before the interest, and then both together, which the Teller says is the order the account was opened in. The register does not say so, but nobody has checked. Ref. CIBT-3003-B3D9-0		

Closing balance, month by month

Highest 206,774,225 s · lowest 155,377,048 s



August 3002 July 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 3219-8708 3003-07