CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Bellweather
Unit 331, Pallas Ring 10

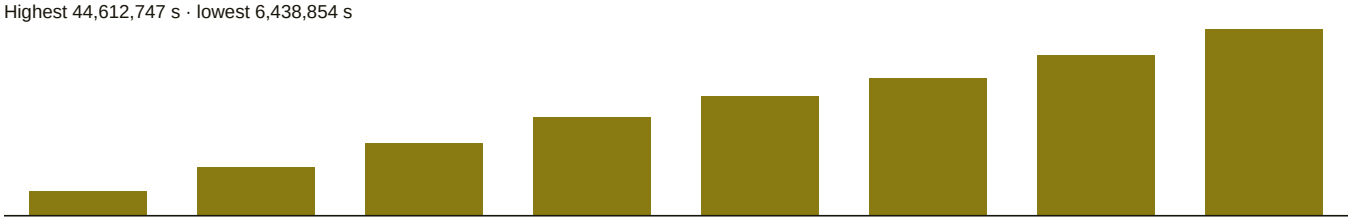
Account 8564-3324-1663
Period 1–31 July 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,455,461 s	**+6,744,885 s**	**-587,599 s**	**44,612,747 s**

Date	Description	Amount (s)	Balance (s)
09 Jul	Slippage fee (London Sector, 9 transfers)	-2,700	38,452,761
	The fee is charged on the crossing and not on the sum sent, so a larger transfer costs no more to cross than a small one. The reverse arrangement has been tried and is not recommended. Ref. CIBT-2976-1C58-1		
13 Jul	Payroll credit: the Lagrange Four Commissary	+542,831	38,995,592
	The wage slip from the Lagrange Four Commissary came by the slow route, which took 31 Standard days. The Bank paid the sum on the day the slip was sent, not the day it was read, as the contract requires. Ref. CIBT-2976-F87D-5		
14 Jul	Memory Vault: box 72-837, quarter	-259,200	38,736,392
	Auditors' reconciliation: the rent for box 72-837 is entered at the quarter's close and the box's last visit at its open. Both entries are correct, and the box has been counted as present throughout, which the auditors accept on the custodian's word. Ref. CIBT-2976-886F-2		
15 Jul	Deposit: Hall E	+6,083,483	44,819,875
	You have deposited the same 6,083,483 every month since the account opened, and each month the counter asks whether you would like it to be something else. You say no. The officer writes "unchanged" in the margin and underlines it, as though the word were news. Ref. CIBT-2976-070C-4		
30 Jul	Transfer to joint account	-325,699	44,494,176
	No fee on the transfer to 8564-6734-8434. One holder brought the slip in by hand from London Sector, and the copy the other holder posted arrived after the first had been signed for. The Bank has kept both copies, as it keeps every copy it is given. Ref. CIBT-2976-28ED-9		
31 Jul	Interest at 3.70% APY	+118,571	44,612,747
	No fee is charged on a balance held at the same rate for 8 periods. The Bank has noticed that the rate has not changed in that time, and that neither have you, which it regards as a convenient pairing. Ref. CIBT-2976-C954-5		

Closing balance, month by month

Highest 44,612,747 s · lowest 6,438,854 s



December 2975 July 2976

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 3324-1663 2976-07