CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Bellweather
Unit 223, Pallas Ring 10

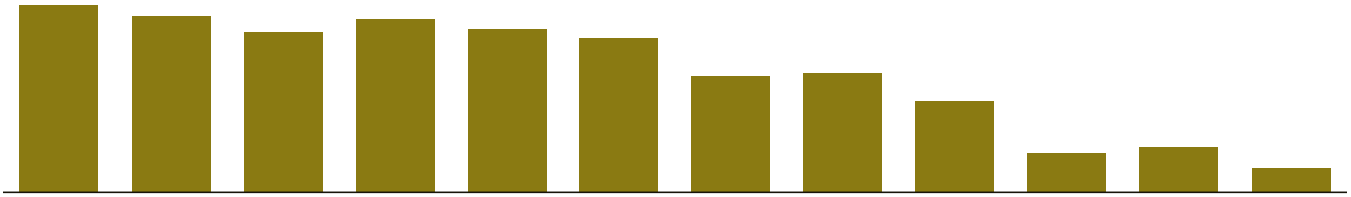
Account 8564-3324-1663
Period 1–30 June 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
129,783,410 s	**+942,996 s**	**-3,862,187 s**	**126,864,219 s**

Date	Description	Amount (s)	Balance (s)
17 Jun	Payroll credit: the Lagrange Four Commissary	+542,831	130,326,241
	A wage credit from the Lagrange Four Commissary posted on the 17th belonged to the period before the last. The employer has sent a corrected schedule, and the entry has been moved to the period it belongs to. This month's figure stands as it was. Ref. CIBT-2979-415B-9		
17 Jun	Turbulence Cover	-13,943	130,312,298
	The lakes surcharge on the 17th was entered against the policy's second route, which is the one your carrier does not use. The entry has been moved to the route you took. The amount is unchanged, and the carrier has been told which route to bill. Ref. CIBT-2979-21CE-4		
20 Jun	ATM withdrawal: Singapore Sector	-86,400	130,225,898
	The days for your withdrawal at Singapore Sector had to be restocked by hand from the drawer below, which the Bank does not hurry. The machine waited 16 minutes, politely, and then dispensed every one. Ref. CIBT-2979-5BEC-4		
20 Jun	Slippage fee (Singapore Sector, 3 transfers)	-2,700	130,223,198
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-2979-4BE9-3		
22 Jun	ATM withdrawal: Singapore Sector	-172,800	130,050,398
	Each receipt from Singapore Sector is taken without being read, folded in four, and put in the book where the others are kept. The officers asked to see the book once, and the request was declined, politely. Ref. CIBT-2979-17DE-0		
27 Jun	Transfer to joint account	-325,699	129,724,699
	The joint standing order was held in the drawer beside the mandate file while the Bank waited for the two holders to agree which of them would sign the form. They agreed on the 27th, and each signed the other's half. Ref. CIBT-2979-519A-3		
27 Jun	Transfer to own account: Singapore Sector	-3,260,645	126,464,054
	The transfer shown as "for services" was described in error. It was a payment for a service not yet performed, and the Bank has recorded it as a loan. The loan appears on your next statement with its terms. Ref. CIBT-2979-DEFC-3		
30 Jun	Interest at 3.70% APY	+400,165	126,864,219
	Your employer's payroll reaches this account on the 30th, and interest runs from the day it arrives, not from the day it left the Lagrange Four Commissary. The payroll office has been told so and has replied that it is aware of the arrangement. Ref. CIBT-2979-BF81-0		

Closing balance, month by month

Highest 149,122,856 s · lowest 126,864,219 s



July 2978 June 2979

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 2979-06