CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Lumi Bellweather**
Unit 327, Pallas Ring 10

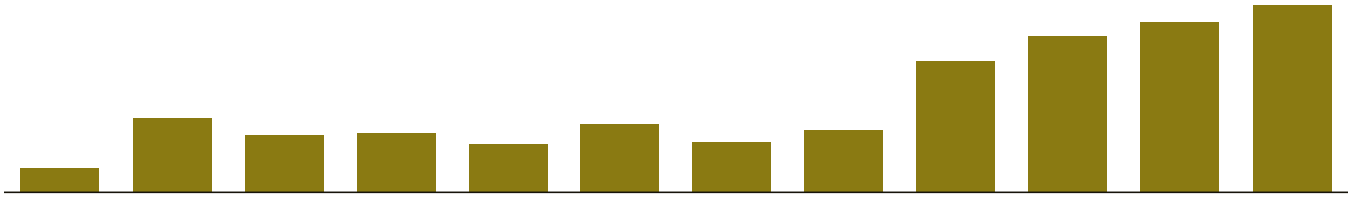
Account 8564-3324-1663
Period 1–31 July 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **132,798,662 s** | **+2,096,359 s** | **-696,286 s** | **134,198,735 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 02 Jul | Transfer to joint account | -325,699 | 132,472,963 |
| | The standing-order fee on the transfer to 8564-6734-8434 has been dropped. The order has never needed a reminder, and the Bank sees no reason to remind anyone about its fee. Ref. CIBT-2980-AE21-4 | | |
| 02 Jul | Deposit: Hall E | +1,686,897 | 134,159,860 |
| | The Lagrange Four Commissary sent the sum in the name of the depositor's aunt, by mistake, and asked for it back the following week. The office's clerk had crossed out the aunt's name and written yours beside it. The mistake was the office's, and the crossing-out is in the file. Ref. CIBT-2980-B179-8 | | |
| 05 Jul | Memory Vault: box 72-837, quarter | -259,200 | 133,900,660 |
| | The Vault prices each box by its storage band, and rounds a box that sits within the first few seconds of a band down to the band below. Box 72-837 sat there this quarter, and was charged accordingly. Ref. CIBT-2980-5A36-4 | | |
| 10 Jul | Slippage fee (Luna, 1 transfers) | -300 | 133,900,360 |
| | The Bank rounds your fee down when it is charged to you and the relay's share down when it is paid out. That leaves a surplus of 0.957 of a second, which has no account and no name. Ref. CIBT-2980-4FF7-8 | | |
| 14 Jul | ATM withdrawal: Luna | -86,400 | 133,813,960 |
| | You asked the machine at Luna for 86,400 and it paid out One Standard day. The officer on the concourse has checked the difference twice and found it in your favour, and it is entered as a courtesy, with no explanation, which is how the Bank records its own generosity. Ref. CIBT-2980-2DA7-9 | | |
| 17 Jul | Turbulence Cover | -24,687 | 133,789,273 |
| | The first crossing of each month is claimed as a delay of 16 minutes, whichever carrier runs it. The policy has never asked which carrier that is, and the premium is drawn from 8564-3324-1663 on that footing. Ref. CIBT-2980-7F0F-4 | | |
| 31 Jul | Interest at 3.70% APY | +409,462 | 134,198,735 |
| | "You are the only holder I have seen who counts the interest before the cash," the Teller says. "I have told the Bank. The Bank has told me to say the cash is right as well." Ref. CIBT-2980-374B-5 | | |

### Closing balance, month by month

Highest 134,198,735 s · lowest 120,271,831 s



August 2979 July 2980

*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  2980-07