CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Bellweather
Unit 275, Pallas Ring 10

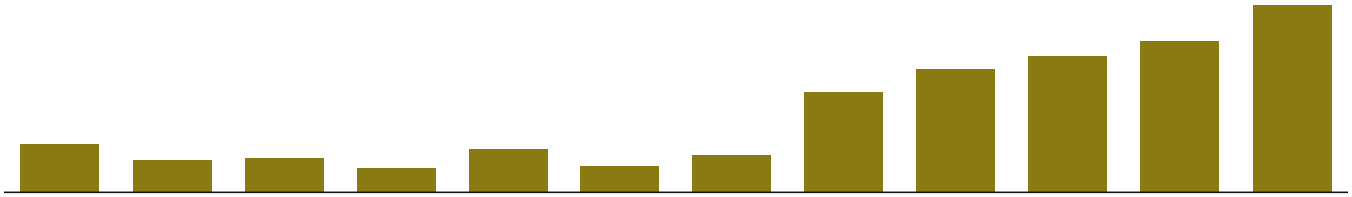
Account 8564-3324-1663
Period 1–31 August 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
134,198,735 s	**+3,774,609 s**	**-432,679 s**	**137,540,665 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	Slippage fee (Ganymede, 5 transfers)	-1,500	134,197,235
	The Ganymede branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-2980-553A-3		
04 Aug	Deposit: Hall E	+2,817,999	137,015,234
	The deposit was received on the 4th but held until the following morning, because the counter closed at the Authority's reference dusk and the envelope was still on the wrong side of it. Ref. CIBT-2980-93CA-1		
05 Aug	Turbulence Cover	-19,080	136,996,154
	You have never once asked the underwriter for the minutes you were owed, and the underwriter has therefore never once paid them. The policy does not require it, and the Bank does not recommend it. Ref. CIBT-2980-645C-7		
22 Aug	Transfer to joint account	-325,699	136,670,455
	The joint transfer of 325,699 posted on the 22nd carried Gale Ishikawa-Blue's name in the sender's column, because Gale Ishikawa-Blue had signed for it at the other counter. The entry has been moved to the column for the holder who came in, and the names now appear in mandate order. Ref. CIBT-2980-7943-6		
27 Aug	Payroll credit: the Lagrange Four Commissary	+542,831	137,213,286
	You have had your wages paid into 8564-3324-1663 and moved in full to 8564-6734-8434 the same afternoon, every month since 2976, leaving the first account at nil. An officer raised the question once. You answered it in a single word, and the officer has not raised it again. Ref. CIBT-2980-012B-4		
29 Aug	ATM withdrawal: Ganymede	-86,400	137,126,886
	An allowance of One Standard day is paid at Ganymede on the first morning of each quarter. It was set in 2978 and has been paid on time ever since, which the Bank regards as the only thing about the account it is entitled to be proud of. Ref. CIBT-2980-E6CB-7		
31 Aug	Interest at 3.70% APY	+413,779	137,540,665
	You have asked for the balance to be shown to 12 seconds each month. The Bank does so, and you check the last figure by hand against the rate, which you keep in the margin, with a small arrow. Ref. CIBT-2980-3472-9		

Closing balance, month by month

Highest 137,540,665 s · lowest 122,331,324 s



September 2979 August 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 2980-08