CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lumi Bellweather
Unit 126, Pallas Ring 10

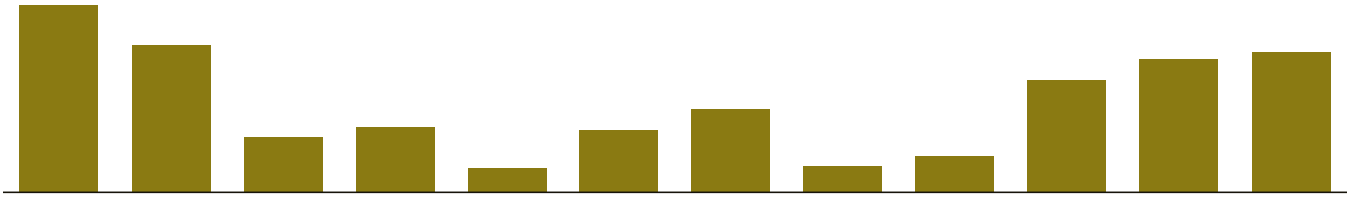
Account 8564-3324-1663
Period 1–31 August 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
106,844,835 s	**+1,390,877 s**	**-865,537 s**	**107,370,175 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	ATM withdrawal: Svalbard	-259,200	106,585,635
	This withdrawal fell exactly on a half-second, which the machine rounds up and the branch rounds down, so the account is debited 3 Standard days and the difference is the width of a hair. Ref. CIBT-2986-6565-1		
05 Aug	Slippage fee (Svalbard, 5 transfers)	-1,500	106,584,135
	Your transfers were routed through Svalbard because the direct relay is closed for maintenance. The Bank does not charge for the detour itself, though the extra seconds spent on the road are charged, and this month they came to 1,200. Ref. CIBT-2986-FEB4-4		
09 Aug	Turbulence Cover	-19,938	106,564,197
	The carrier rounds each delay to the whole minute before it reports it, and the premium to the whole day before it bills it. Your 13 minutes were reported as 13 minutes exactly, which the carrier calls the rounding and the Bank has learned to accept as a coincidence. Ref. CIBT-2986-46F6-7		
22 Aug	ATM withdrawal: Svalbard	-259,200	106,304,997
	A draw landing exactly on half of a day is paid to the even second, the machine's rule, which the Bank has adopted from the old ledgers and has not been asked to defend. Ref. CIBT-2986-BE42-4		
25 Aug	Payroll credit: the Lagrange Four Commissary	+542,831	106,847,828
	The payroll file from the Lagrange Four Commissary was 30 days late, because its author had gone up a mountain on a survey, beyond the reach of every relay, and came back with the file in a pocket. Ref. CIBT-2986-FD8D-9		
29 Aug	Transfer to joint account	-325,699	106,522,129
	Gale Ishikawa-Blue always asks, before the transfer is posted, whether the figure is the one you were expecting. You never are, and the Teller says the answer is always yes. Ref. CIBT-2986-FF24-9		
30 Aug	Deposit: Hall E	+518,608	107,040,737
	You talk about the rain on a world you have not visited before each deposit, and the Teller answers in the same terms, so the counting is done in the space between two sentences about the weather. Nobody at Hall E has ever asked which world it is, and nobody has needed to. Ref. CIBT-2986-AA30-6		
31 Aug	Interest at 3.70% APY	+329,438	107,370,175
	Audit note: interest on this account was accrued for 30 days at 3.70% and posted once, not every second, because the posting clock at Hall E runs in minutes. The Committee has asked for the seconds to be restored in the next audit, with the interest on them. Ref. CIBT-2986-BF00-9		

Closing balance, month by month

Highest 110,598,899 s · lowest 99,243,281 s



September 2985 August 2986

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 2986-08