CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Lumi Bellweather**
Unit 160, Pallas Ring 10

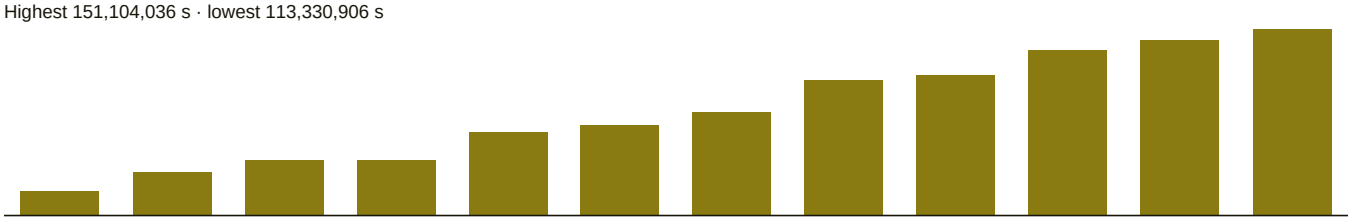
Account 8564-3324-1663
Period 1–31 August 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **148,439,400 s** | **+3,340,435 s** | **-675,799 s** | **151,104,036 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 19 Aug | Transfer to joint account | -325,699 | 148,113,701 |
| | The joint transfer from Ceres arrives on the station's own calendar, which has a day the rest of the system does without, and the holders asked that the extra day be counted as a bonus. The Bank counted it as a day. Ref. CIBT-3002-1BD4-2 | | |
| 20 Aug | Slippage fee (Montréal Sector, 5 transfers) | -4,500 | 148,109,201 |
| | Slippage on your Montréal Sector crossing, charged on the 20th working day of the month whether or not you crossed that day. The Bank has explained the charge in writing on 5 occasions, each time in the same words. Ref. CIBT-3002-BFCF-0 | | |
| 21 Aug | ATM withdrawal: Montréal Sector | -172,800 | 147,936,401 |
| | The machine apologised on its screen before it dispensed, in the wording the Bank supplies for a delayed cash-time request, and then gave the 2 Standard days without further remark. Ref. CIBT-3002-30DB-0 | | |
| 26 Aug | Deposit: Hall E | +2,882,747 | 150,819,148 |
| | The deposit came from the Lagrange Four Commissary's surplus of unspent time at the close of its financial year, which the company describes as the hours it did not need. The Bank has credited the whole of it, and has not been asked to find out where the surplus came from. Ref. CIBT-3002-6450-4 | | |
| 30 Aug | ATM withdrawal: Montréal Sector | -172,800 | 150,646,348 |
| | Withdrawals from Montréal Sector are charged in whole day, rounded up, while deposits there are rounded down, which the local office describes as balanced. The arrangement is the same for every customer, and it has been applied to your 8564-3324-1663 without exception. Ref. CIBT-3002-5DF2-8 | | |
| 31 Aug | Interest at 3.70% APY | +457,688 | 151,104,036 |
| | The administration charge has been waived for a month in which the account earned less than the stamp it was printed on. The stamp was the more expensive item. Ref. CIBT-3002-C4F9-3 | | |

## Closing balance, month by month

Highest 151,104,036 s · lowest 113,330,906 s



September 3001 August 3002

*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  3002-08