CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lumi Bellweather
Unit 109, Pallas Ring 10

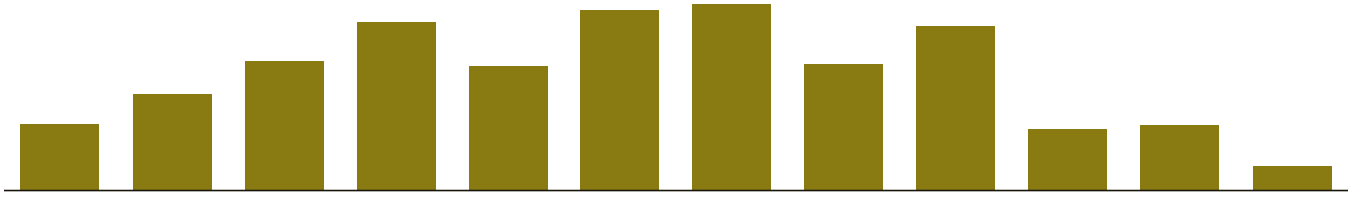
Account 8564-3324-1663
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
151,051,876 s	**+1,008,574 s**	**-3,971,975 s**	**148,088,475 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	Memory Vault: box 72-837, quarter	-259,200	150,792,676
	Every quarter you pay the rental on box 72-837 in advance. The custodians have stopped counting the advances and note only that they have arrived, which is how the Vault prefers its customers to be. Ref. CIBT-3003-E9F6-8		
10 Jul	Payroll credit: the Lagrange Four Commissary	+542,831	151,335,507
	The wage was held for 29 Standard days at Titan, while the Lagrange Four Commissary and the Bank agreed on when the pay period ended. It was then paid in full, with the interest a held wage earns. Ref. CIBT-3003-F33C-7		
15 Jul	Transfer to own account: Titan	-3,385,276	147,950,231
	The bench in the Hall E lobby belongs to the lobby, not to you, and the Bank's surveyors have been asked to confirm it. The upkeep charge of 0.30 s is paid anyway, because you asked for it to be, and the bench has never once been empty when you arrived to sit on it. Ref. CIBT-3003-6464-0		
16 Jul	Slippage fee (Titan, 2 transfers)	-1,800	147,948,431
	You have crossed at Titan on the 16th of each month for 2 years, and the fee has been the same every time. The officer finds this reassuring, and says so each quarter. Ref. CIBT-3003-DE13-5		
30 Jul	Transfer to joint account	-325,699	147,622,732
	The joint account at Titan earns its interest in cycles and converts it at the posted rate on the day it is paid, so the holders' figure reads a second higher in some months. Neither holder has complained, and the Bank has not offered to lower it. Ref. CIBT-3003-8017-6		
31 Jul	Interest at 3.70% APY	+465,743	148,088,475
	Monthly interest was rounded to the second and the balance to the minute, so the balance shown is 14 seconds above what the interest adds up to. The officer confirms that the balance is the one you may spend and the interest is the one you were paid, and that the two are not required to agree. Ref. CIBT-3003-149E-5		

Closing balance, month by month

Highest 159,687,716 s · lowest 148,088,475 s



August 3002 July 3003

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 3003-07