CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Bellweather
Unit 196, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
148,088,475 s	**+999,437 s**	**-3,765,818 s**	**145,322,094 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	ATM withdrawal: Phobos	-172,800	147,915,675
	Withdrawal from the Automated Temporal Machine at Phobos. The machine asked you to confirm your identity twice; this is routine after a change of world and is not a sign that anything is wrong with your account. Ref. CIBT-3003-FAAC-5		
08 Aug	Payroll credit: the Lagrange Four Commissary	+542,831	148,458,506
	A correction to last month's credit from the Lagrange Four Commissary. It was shown as received on the 8th, when it had arrived on the 8th of the month before, by the employer's clock. The earlier date has been removed and the sum left as it was. Ref. CIBT-3003-FF0C-3		
09 Aug	Transfer to joint account	-325,699	148,132,807
	The Lagrange Four Commissary sent its share with a note asking that the sum be described as a contribution rather than a wage. The Bank has described it as a sum, which is what the note's own covering line says it is. Ref. CIBT-3003-64E4-5		
10 Aug	ATM withdrawal: Phobos	-259,200	147,873,607
	A 0.30 s charge was struck from the 10th withdrawal, the withdrawal having been made from the machine by the lifts and not the one by the window. The cash was correct, the machine was not, and the Bank has decided to bill the machine instead. Ref. CIBT-3003-2088-8		
25 Aug	Slippage fee (Phobos, 8 transfers)	-4,800	147,868,807
	Your pay reached this account by way of the Phobos relay, which charges its slippage on the way in and not on the way out. The 0.30 s shown is the relay's own fee, passed on without addition by the Bank. Ref. CIBT-3003-1096-6		
29 Aug	Transfer to own account: Phobos	-3,003,319	144,865,488
	A charge for the upkeep of your signature card is levied on the anniversary of the card. The signature has not changed in that time, and the card has not been asked to change. Ref. CIBT-3003-7937-6		
31 Aug	Interest at 3.70% APY	+456,606	145,322,094
	Calculation runs on the balance before rounding and the result is then rounded, a sequence the Bank has kept since 3000 because it gives the depositor the larger figure on the one day of the year when the two would differ. Ref. CIBT-3003-4D35-2		

Closing balance, month by month

Highest 159,687,716 s · lowest 145,322,094 s



September 3002 — August 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  3003-08`