CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Bracegirdle
Unit 363, Pallas Ring 10

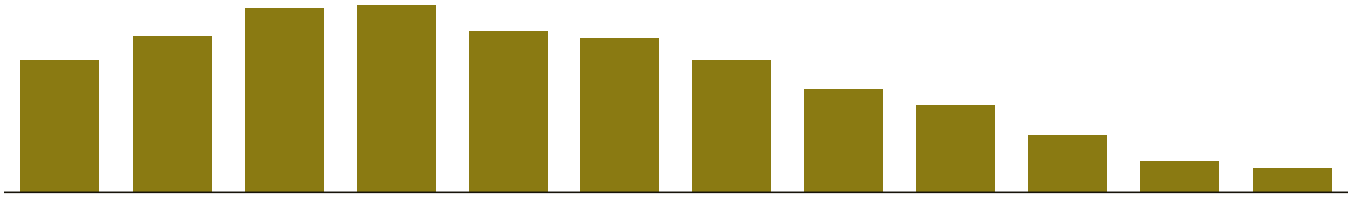
Account 8564-3527-8564
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
366,335,666 s	**+1,007,423 s**	**-5,865,938 s**	**361,477,151 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Turbulence Cover	-13,121	366,322,545
	The excess on this policy is rounded down to the nearest day before it is taken off a claim, so a loss of 0.947 of a day is borne in full by the carrier. The underwriters have checked the arithmetic and found it generous, which they say is the carrier's own fault. Ref. CIBT-2995-C2AB-5		
12 Jul	ATM withdrawal: Montréal Sector	-86,400	366,236,145
	On the 12th the machine at Montréal Sector offers you the draw it offered last month. You take it, and the machine is left with the impression that you have never once been surprised by it. Ref. CIBT-2995-E900-9		
14 Jul	ATM withdrawal: Montréal Sector	-172,800	366,063,345
	Cloudport Aerostat Lines keeps a machine at its dock for staff paid before the end of a shift, and this withdrawal was of wages already credited to you. The Bank does not charge twice for money that was owed to you in the first place. Ref. CIBT-2995-00AF-8		
22 Jul	Transfer to joint account	-1,571,493	364,491,852
	Auditors note that the joint account went overdrawn once, on the 22nd of 2994, by the length of a single sentence. The sentence was never finished, and the account has not been overdrawn since. Ref. CIBT-2995-4789-7		
29 Jul	Slippage fee (Montréal Sector, 8 transfers)	-7,200	364,484,652
	A crossing of 8 transfers was logged at Montréal Sector on a date the relay has no record of, and it has been charged all the same. The relay says the date is its own affair. Ref. CIBT-2995-CBDE-7		
30 Jul	Transfer to own account: Montréal Sector	-4,014,924	360,469,728
	Charges on this statement were summed before rounding, not after, which leaves a remainder of 0.984 that belongs to no line on the page. The total shown is correct to the second. Ref. CIBT-2995-25AC-2		
31 Jul	Interest at 3.30% APY	+1,007,423	361,477,151
	Interest on Montréal Sector is paid in days, and the local day on which it was earned is one the Head Office does not keep. It has been credited on the nearest Earth day, which is the one printed here. Ref. CIBT-2995-D061-6		

Closing balance, month by month

Highest 479,753,026 s · lowest 361,477,151 s



August 2994 July 2995

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  3527-8564  2995-07`