CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 239, Pallas Ring 10

Account 8564-4142-8708
Period 1–31 July 2966
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
186,855,677 s	**+1,727,192 s**	**-13,344,699 s**	**175,238,170 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Payroll credit: Harbourfront Shipping	+1,104,340	187,960,017
	The slip with this pay said that the enclosed sum was not a bonus. The officer checked it, found that it was not, and asked us to say that the slip was the first document from Harbourfront Shipping to be plain about money without being asked. Ref. CIBT-2966-32A1-0		
06 Jul	Memory Vault: box 85-427, quarter	-259,200	187,700,817
	Box 85-427 is rented at Hall E, but its contents are kept at the Delhi Sector sub-level, where each item is carried by hand down a corridor the custodians call the long ring. The rental covers the carrying. Ref. CIBT-2966-4332-9		
12 Jul	Turbulence Cover	-21,838	187,678,979
	Standing order for the Turbulence premium, drawn from 8564-4142-8708 on the 12th. The order was set up in 2962 and has been carried through every change of clerk since. Ref. CIBT-2966-30D2-2		
13 Jul	Slippage fee (Delhi Sector, 3 transfers)	-2,700	187,676,279
	Harbourfront Shipping has asked whether the slippage on your pay can be taken from the pay itself, before it is credited. The Bank has said it can, and that this would make the fee a fee on a fee, which the firm has decided it would rather not explain to its staff. Ref. CIBT-2966-C2A0-5		
17 Jul	Transfer to own account: Delhi Sector	-12,888,161	174,788,118
	A transfer to 8564-4142-8708 from Delhi Sector arrived in days and was converted at the posted rate on the day it landed, not the day it left. The sender's office asked which day the Bank meant, and the Bank has said the day it landed. Ref. CIBT-2966-7306-3		
20 Jul	ATM withdrawal: Delhi Sector	-172,800	174,615,318
	Harbourfront Shipping pays your wages into this account on the last working day, and you draw 2 Standard days from the machine at Delhi Sector the same afternoon, before the transfer has settled. The payroll office calls this the most reliable arrangement it has seen on any world. Ref. CIBT-2966-81E4-1		
31 Jul	Interest at 4.00% APY	+622,852	175,238,170
	Audit note: this interest and the line beside it for 8564-5072-5275 were calculated from the same balance and differ by 0.988. The difference is the rounding permitted under the terms, and has been allocated to the Bank. Ref. CIBT-2966-A56B-3		

Closing balance, month by month

Highest 207,207,414 s · lowest 150,857,881 s



August 2965 July 2966

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  4142-8708  2966-07`