CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Mara Ravensworth-Wetherby**
Unit 133, Pallas Ring 10

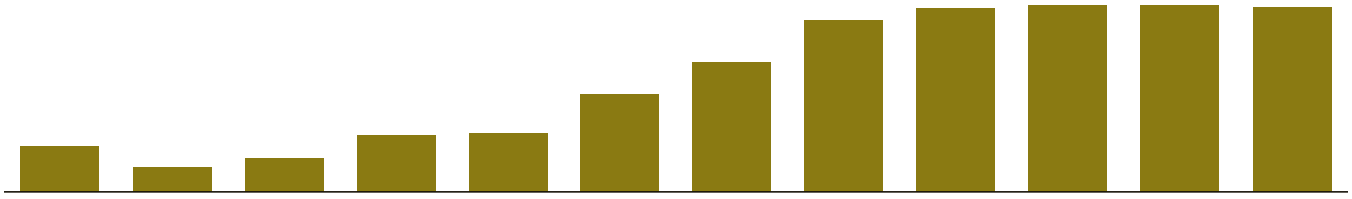
Account 8564-4142-8708
Period 1–31 August 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **116,322,098 s** | **+387,740 s** | **-1,199,832 s** | **115,510,006 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 14 Aug | ATM withdrawal: Lagos Sector | -259,200 | 116,062,898 |
| | The machine's cash count was reconciled to the ledger to the second. It was one short, and the shortage is entered against the machine rather than the account, where the machine can be asked to explain it. Ref. CIBT-2976-50F2-7 | | |
| 17 Aug | Turbulence Cover | -13,555 | 116,049,343 |
| | A surcharge is charged per crossing, not per journey, so a return counts twice. The surcharge on yours was rounded down under the schedule, and the return has been counted as a single crossing. Ref. CIBT-2976-4909-0 | | |
| 18 Aug | Slippage fee (Lagos Sector, 2 transfers) | -1,800 | 116,047,543 |
| | The fee on 2 crossings is rounded to the nearest five seconds, which is the relay's rule, while the Bank's own rule is the nearest one. The difference of 1,800 seconds is shown on this line, and the relay has asked that it be called a courtesy, which the Bank declines to do. Ref. CIBT-2976-3F57-5 | | |
| 28 Aug | Transfer to own account: Lagos Sector | -925,277 | 115,122,266 |
| | The copy of your 2973 mandate supplied at Lagos Sector was sent by relay, and the relay cost 0.30 s. The Bank has taken the cost on itself, the mandate being yours. Ref. CIBT-2976-A258-0 | | |
| 31 Aug | Interest at 4.00% APY | +387,740 | 115,510,006 |
| | The interest for the 31st was held 30 days while the Rate Committee compared the posted table with the one at Lagos Sector, which had been printed a day earlier and turned out to be correct. The difference was one day, and the interest is paid for it. Ref. CIBT-2976-074E-0 | | |

## Closing balance, month by month

Highest 116,322,098 s · lowest 63,895,495 s



September 2975 August 2976

*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 2976-08