CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 154, Pallas Ring 10

Account 8564-4142-8708
Period 1–30 June 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
184,418,410 s	**+1,719,068 s**	**-14,964,804 s**	**171,172,674 s**

Date	Description	Amount (s)	Balance (s)
14 Jun	Payroll credit: Harbourfront Shipping	+1,104,340	185,522,750
	Under the rounding rule each wage is paid to the whole turn and the remainder is carried forward. The remainders add up through the year, and in the twelfth month they come to one whole turn, which is credited with the December wage. Yours came to 0.980 in December, shown on the line below. Ref. CIBT-2997-6E54-7		
14 Jun	ATM withdrawal: Kepler Ring	-86,400	185,436,350
	Cash taken at Kepler Ring is counted in turns on that world's clock and converted to our seconds at the day's rate. The difference, 0.30 s, is printed beneath the line for your records and is not a fee. Ref. CIBT-2997-FC29-3		
18 Jun	Turbulence Cover	-17,055	185,419,295
	The premium was printed with the cover period one month short, because the form had last year's final page stapled in front of this year's first. The page has come out, the period has been restored, and no journey in between was left uninsured. Ref. CIBT-2997-569A-8		
21 Jun	ATM withdrawal: Kepler Ring	-172,800	185,246,495
	Notes at Kepler Ring come out in fives, so a sum that is not a multiple of five stays in the machine until the next customer asks for it. The Bank has agreed that the next customer is you. Ref. CIBT-2997-B041-4		
28 Jun	Transfer to own account: Kepler Ring	-14,681,349	170,565,146
	The conversion to turns was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.985 in your favour. Ref. CIBT-2997-0AE4-3		
29 Jun	Slippage fee (Kepler Ring, 8 transfers)	-7,200	170,557,946
	The auditors have checked that each second on this line was charged once, and found one that was charged twice, once on arrival and once on departure. The Bank does not regard that as a double charge, since the second was not the same second on the way back. Ref. CIBT-2997-3F42-2		
30 Jun	Interest at 4.00% APY	+614,728	171,172,674
	You have moved the interest to 8564-5072-5275 on the 30th of every month without fail, arriving at the branch a little early each time. The officers now set the kettle by your arrival. Ref. CIBT-2997-2864-1		

Closing balance, month by month

Highest 205,417,334 s · lowest 155,301,402 s



July 2996 June 2997

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  2997-06`