CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 230, Pallas Ring 10

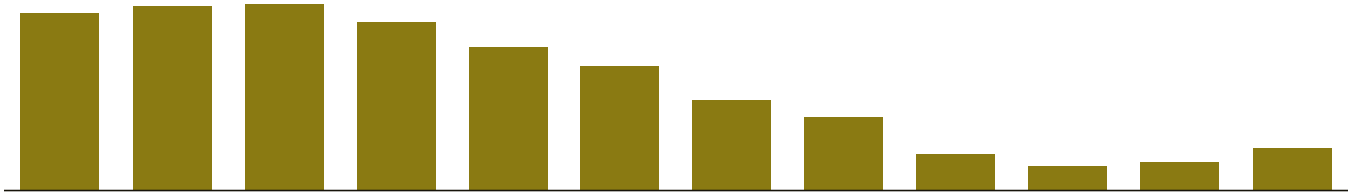
Account 8564-4142-8708
Period 1–31 July 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
156,312,753 s	**+4,873,498 s**	**-368,411 s**	**160,817,840 s**

Date	Description	Amount (s)	Balance (s)
16 Jul	ATM withdrawal: Lagos Sector	-86,400	156,226,353
	No charge is made for a withdrawal the machine declines to complete, and this one declined twice before the third attempt. The fee shown is for the third; the first two are not on the statement at all. Ref. CIBT-3014-F078-9		
19 Jul	Turbulence Cover	-22,811	156,203,542
	You file a claim for each delay at exactly 45 minutes, timed on a pocket watch that runs 0.30 s fast. The claims therefore match the watch and none matches the carrier, and the underwriters have asked you to have the watch looked at, which you have not done. Ref. CIBT-3014-48D1-5		
22 Jul	Payroll credit: Harbourfront Shipping	+1,104,340	157,307,882
	The credit was held in suspense for 2 days because the posted rate had been changed mid-morning, and has now been released. No charge has been made for the hold. Ref. CIBT-3014-7545-3		
30 Jul	Memory Vault: box 85-427, quarter	-259,200	157,048,682
	Harbourfront Shipping sends a covering note with each quarter's rent, reading "please keep as is". The Vault has done so for 2 quarters. It has never been asked to keep anything otherwise, and the firm has not said what it means by "as is". Ref. CIBT-3014-008B-8		
30 Jul	Deposit: Hall E	+3,248,116	160,296,798
	The 0.30 s night-safe fee on this deposit has been waived. The safe was closed for inspection on the 30th, and you were asked to return the envelope the following morning, which the Bank regards as the safe's failing rather than yours. Ref. CIBT-3014-BCAD-6		
31 Jul	Interest at 4.00% APY	+521,042	160,817,840
	The fee on this period has been waived, because your balance dropped below the level at which the Bank charges for one afternoon and came back before the close. The Bank does not charge for a balance that was only small for a short while. Ref. CIBT-3014-8CD9-8		

Closing balance, month by month

Highest 210,254,271 s · lowest 154,767,825 s



August 3013 July 3014

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 3014-07