CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 16, Pallas Ring 10

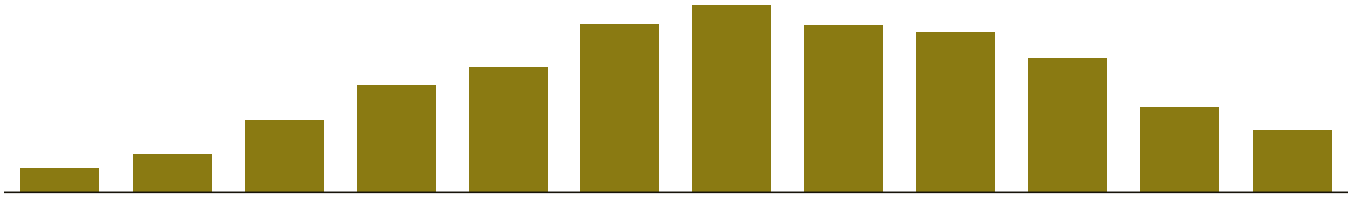
Account 8564-4142-8708
Period 1–31 July 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
94,635,265 s	**+1,444,616 s**	**-7,886,996 s**	**88,192,885 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	ATM withdrawal: Luna	-259,200	94,376,065
	Your standing draw is pre-authorised at Luna for the 5th of each month. The machine has been installed longer than its custodian, and the custodian says it has never once asked to be authorised again. Ref. CIBT-3020-6C58-7		
08 Jul	Slippage fee (Luna, 1 transfers)	-900	94,375,165
	The cancellation form for your standing transfer to 8564-5072-5275 is at the counter. You have said you will fill it in when you are less busy, and it has been there, unfilled, since 3017. Ref. CIBT-3020-6092-6		
10 Jul	Payroll credit: Harbourfront Shipping	+1,104,340	95,479,505
	The Harbourfront Shipping remittance was keyed over the sound of a stamp being struck twice. The cashier has asked that the sound be left off the record and the figure left on it. Ref. CIBT-3020-1E17-9		
14 Jul	Memory Vault: box 85-427, quarter	-259,200	95,220,305
	The Titan sub-level's boxes are kept under ice, and the custodians walk down to them each quarter on the 14th, at a rate the Vault describes as fair. Ref. CIBT-3020-D147-1		
25 Jul	Transfer to own account: Luna	-7,194,896	88,025,409
	Recorded as a gift rather than a loan, the sum moved from 8564-4142-8708 to 8564-5072-5275 at Dagny Drummond's request. The Bank has so recorded it, with an officer's initials. Ref. CIBT-3020-B2CE-9		
27 Jul	New Time™ exchange	+24,826	88,050,235
	On Europa the New Time™ is exchanged through an ice airlock, and the recall rate is read to the holder through a thick pane, so that both can see the figure and neither can touch it. Ref. CIBT-3020-185C-2		
28 Jul	ATM withdrawal: Luna	-172,800	87,877,435
	Each quarter the machine at Luna is restocked with the denominations you have asked for, and each quarter the custodian asks whether you would like a different one. You have not. Ref. CIBT-3020-48B1-0		
31 Jul	Interest at 4.00% APY	+315,450	88,192,885
	The Bank rounds an exact half-second to the even second, a rule taken from an old tailor's ledger in 3019 and kept because nobody has found a reason to change it. This period one such half fell on the close, and the figure went to the lower of the two seconds. Ref. CIBT-3020-FE12-5		

Closing balance, month by month

Highest 121,969,323 s · lowest 78,084,419 s



August 3019 July 3020

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 3020-07