CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Emeka Wetherby
Unit 222, Pallas Ring 10

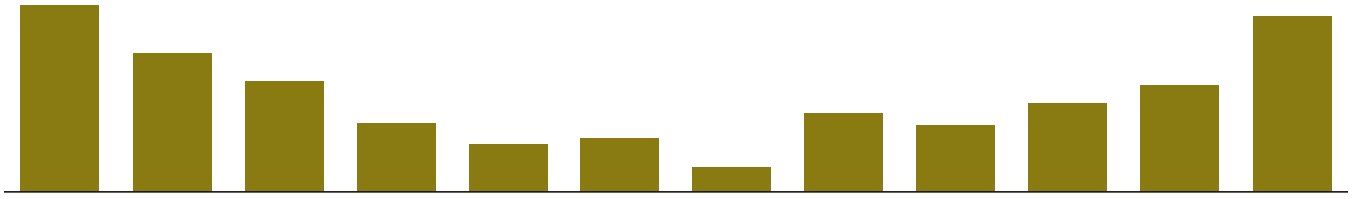
Account 8564-4205-5708
Period 1–31 July 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,345,543,540 s	**+172,563,133 s**	**-25,192 s**	**2,518,081,481 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Payroll credit: the Ceres Ring Assay Office	+7,443,444	2,352,986,984
	You have had your wages paid into 8564-4205-5708 and moved in full to 8564-1045-5435 the same afternoon, every month since 2971, leaving the first account at nil. An officer raised the question once. You answered it in a single word, and the officer has not raised it again. Ref. CIBT-2974-CF03-0		
07 Jul	Temporal Health Plan	-23,392	2,352,963,592
	Physiotherapy at Titan is billed by the hour of the station's rota, which is shorter than ours. The plan pays for the shorter hour as a full hour, which is in your favour, though the plan prefers not to say so. Ref. CIBT-2974-2891-6		
07 Jul	Deposit: Hall E	+156,910,287	2,509,873,879
	The fraction of 0.981 is entered in the margin of the ledger, not in the ledger itself, which the counter says is where fractions have always been kept. It may be claimed at the window at any time. Ref. CIBT-2974-5DFD-3		
17 Jul	Slippage fee (Titan, 3 transfers)	-1,800	2,509,872,079
	A crossing to the Titan lighthouse relay is charged in full, though the relay cannot see the lighthouse. The keeper reports the light each night and the Bank takes his word, since he has not once been wrong in 60 years at the post. Ref. CIBT-2974-9A60-8		
31 Jul	Interest at 4.20% APY	+8,209,402	2,518,081,481
	Interest on a balance below one cycle is not rounded at all. It is simply not yet interest, and waits in the account until it is. This balance is 0.967 of a cycle short of the threshold, and the Bank has been patient about it. Ref. CIBT-2974-885F-9		

Closing balance, month by month

Highest 2,547,358,843 s · lowest 2,139,402,644 s



August 2973 July 2974

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 4205-5708 2974-07