CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Umberfield
Unit 94, Pallas Ring 10

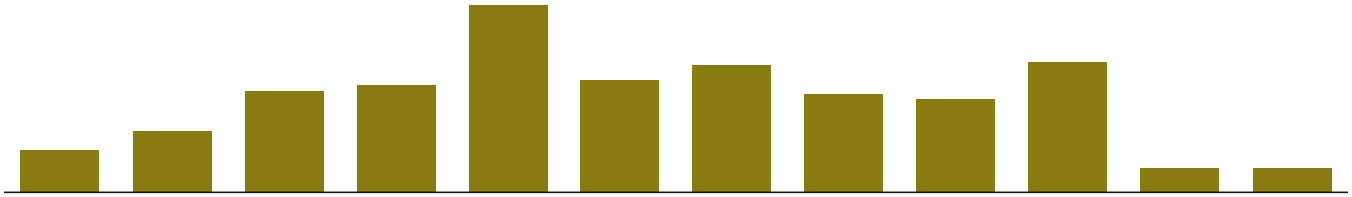
Account 8564-4439-1663
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
3,286,631,740 s	**+16,856,796 s**	**-16,715,248 s**	**3,286,773,288 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Payroll credit: the Ceres Ring Assay Office	+5,901,357	3,292,533,097
	You ask for the Ceres Ring Assay Office credit slip to be handed over at the desk rather than posted, and check its total against your own pencil figure before signing. The Bank now prints the figure in pencil as well, so the two agree from the start. Ref. CIBT-3012-E388-0		
08 Jul	Transfer to joint account	-3,540,814	3,288,992,283
	The officer observes that when Folke Fairbrass came in to sign, you had already initialled the slip. Neither of you has said which of you was first, and the officer has not asked. Ref. CIBT-3012-13C6-9		
10 Jul	Temporal Health Plan	-38,246	3,288,954,037
	The plan holds a dental record in your name for a tooth that was never taken out. It is paid each year at the price of an extraction, which the plan regards as a reserve against the tooth's return. Ref. CIBT-3012-3322-0		
16 Jul	Transfer to own account: Kepler Ring	-13,044,988	3,275,909,049
	Each month you pay a sundry for a second copy of the mandate, which nobody has asked for. The officer offers to withdraw it, and you say a second copy is what a mandate is for. The sundry is filed under the first copy, where it cannot be argued with. Ref. CIBT-3012-EC43-7		
18 Jul	ATM withdrawal: Kepler Ring	-86,400	3,275,822,649
	The Teller asks that it be noted she did not recommend the turn denomination, and that the machine was already set to it when she came on duty on the 18th. Ref. CIBT-3012-B0CD-7		
21 Jul	Slippage fee (Kepler Ring, 8 transfers)	-4,800	3,275,817,849
	The Ceres Ring Assay Office's courier keeps its own weekday and delivers on a day the Bank's calendar does not contain, so the remittance was charged on the nearest day that does. The courier has been asked to use the Bank's days and has replied with its own, which it considers the more accurate of the two. Ref. CIBT-3012-4B19-2		
31 Jul	Interest at 4.00% APY	+10,955,439	3,286,773,288
	The Kepler Ring portion of the account accrues at the local day's length, which runs 16 hours longer than the Head Office's, so one local day pays more than one day here. The statement converts the local figure to Head Office seconds and shows both, so that you can see the one the rate has earned. Ref. CIBT-3012-C8E2-0		

Closing balance, month by month

Highest 3,516,231,850 s · lowest 3,286,631,740 s



August 3011 — July 3012

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  4439-1663  3012-07`