CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Okonkwo
Unit 167, Pallas Ring 10

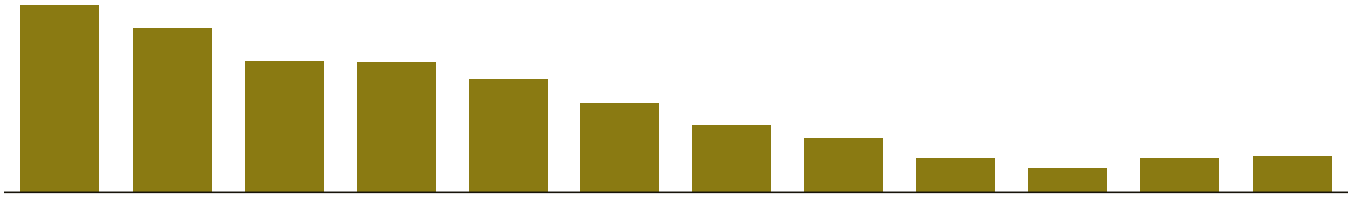
Account 8564-4792-0641
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,067,568 s	**+451,502 s**	**-377,811 s**	**16,141,259 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Turbulence Cover	-10,735	16,056,833
	Your claim was reopened after a second log was found at the Delhi Sector relay. The first log had the carrier arriving early; the second had it arriving 30 minutes late, which is the figure now paid, with the difference of 0.30 seconds credited as a correction. Ref. CIBT-3003-CA00-6		
03 Jul	Temporal Health Plan	-21,754	16,035,079
	Titan Methane Works pays the larger share of your cover from its own account and recovers the rest from your pay under a heading the payroll office calls "Medical (Other)". The plan regards it as the only accurate heading on the form. Ref. CIBT-3003-BA44-3		
04 Jul	Transfer to joint account	-80,722	15,954,357
	The holders' names were printed in the wrong order on the joint statement for 3000. The order has been corrected to match the mandate, and the amounts are unchanged. Ref. CIBT-3003-B5A4-4		
16 Jul	Payroll credit: Titan Methane Works	+134,537	16,088,894
	Pay from Titan Methane Works, posted on the last working day of the month as the contract says. Their office files the figure in its own local time, so it reaches us a little ahead of the date it bears; the officer checked, found nothing to correct, and noted only that the pay clerk had a long day. Ref. CIBT-3003-2408-4		
17 Jul	ATM withdrawal: Delhi Sector	-259,200	15,829,694
	Auditors' reconciliation of the Delhi Sector machine for the month agrees with the machine's log, the branch ledger and the custodian's count. The auditors asked whether any two could be wrong together, and were told that they could not, since each was checked against the others. Ref. CIBT-3003-7FC1-9		
22 Jul	Slippage fee (Delhi Sector, 9 transfers)	-5,400	15,824,294
	You send the same 9 transfers in the same order each month, then check each against the window clock. The officer has begun to check them too, for company. Ref. CIBT-3003-3E89-1		
23 Jul	Deposit: Hall E	+262,068	16,086,362
	A deposit made at the Phobos window is credited on the orbit, which passes over the Head Office twice a day and is never on time for either. The Bank credits the deposit on the orbit's first pass, and the orbit has been informed. Ref. CIBT-3003-FE62-1		
31 Jul	Interest at 4.10% APY	+54,897	16,141,259
	Titan Methane Works keeps its reserve in your account, and the interest on the reserve is paid out on a line of its own. The company's accountants have audited it twice without finding anything to ask about. Ref. CIBT-3003-5D58-8		

Closing balance, month by month

Highest 21,825,728 s · lowest 15,713,606 s



August 3002 July 3003

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 4792-0641 3003-07