CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 226, Pallas Ring 10

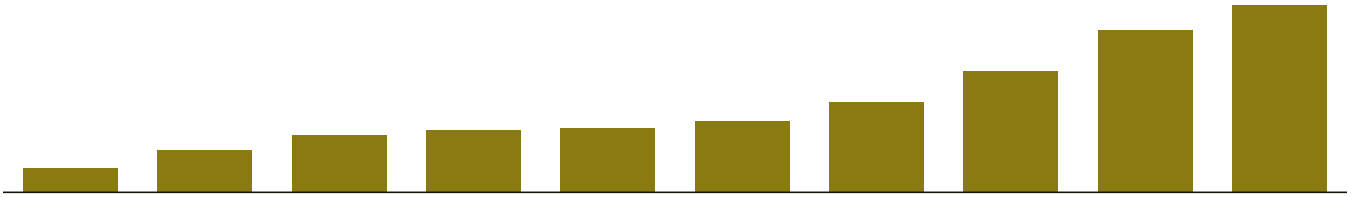
Account 8564-4792-1821
Period 1–30 June 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
15,109,842 s	**+2,697,143 s**	**-283,372 s**	**17,523,613 s**

Date	Description	Amount (s)	Balance (s)
13 Jun	Slippage fee (Titan, 7 transfers)	-4,200	15,105,642
	A transfer you carried by hand to the Titan counter, and not through the relay, crossed no clock at all, and so is shown here at nought. The Bank has no line for that and has filed the nought in its place. Ref. CIBT-2983-5659-1		
17 Jun	ATM withdrawal: Titan	-86,400	15,019,242
	The withdrawal fee of 0.30 s was not taken. The machine had run short of cycles and paid out the nearest sum it held; the shortfall is 0.989 of one, and that has been credited to 8564-4792-1821. Ref. CIBT-2983-CAB5-5		
17 Jun	Deposit: Hall E	+2,350,877	17,370,119
	Auditors' query: why is this deposit credited on a Sunday? The counter was open by special arrangement, the officer was on duty, and the holder had sealed the envelope on the Saturday and asked for it to be counted on the day the Bank keeps shut. The auditors found the request reasonable and have minuted it so. Ref. CIBT-2983-C00D-5		
18 Jun	Turbulence Cover	-19,972	17,350,147
	The policy was taken out in 2982 for a commute that has not changed, on a route that has changed twice, and the premium has never been asked to explain the difference. The underwriters have a note on the file that says it is not their business to ask. Ref. CIBT-2983-1800-5		
28 Jun	Payroll credit: the Lagrange Four Commissary	+305,974	17,656,121
	You have asked three times for the wage to be paid into the joint account. The branch has written three times to say it is already in yours, and you have not contested the answer, which the branch records as agreement, though it would have liked a word. Ref. CIBT-2983-1324-6		
28 Jun	ATM withdrawal: Titan	-172,800	17,483,321
	Cash-time withdrawal at Titan. The machine's clock was 29 seconds behind the branch clock at the time, which is within tolerance; no adjustment has been made. Ref. CIBT-2983-B61C-0		
30 Jun	Interest at 3.20% APY	+40,292	17,523,613
	Monthly interest rounded down to the nearest second, with the 0.985 remainder paid into the rounding account. The account is in credit to you by 40 seconds, and you are the only depositor who has noticed. Ref. CIBT-2983-AF2D-7		

Closing balance, month by month

Highest 17,523,613 s · lowest 1,698,742 s



September 2982 June 2983

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 4792-1821 2983-06