CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 280, Pallas Ring 10

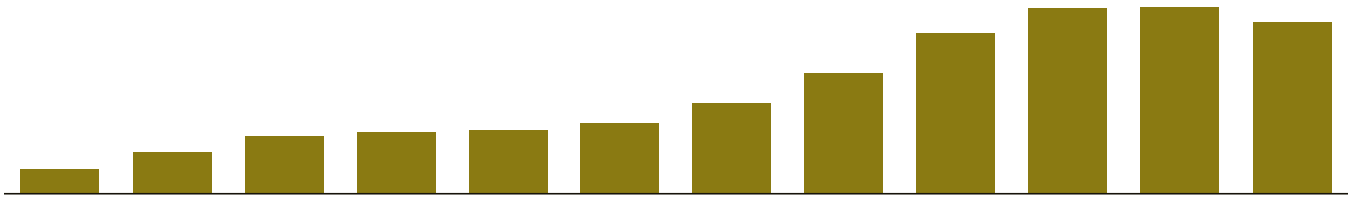
Account 8564-4792-1821
Period 1–31 August 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,640,877 s	**+353,016 s**	**-1,843,195 s**	**16,150,698 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Payroll credit: the Lagrange Four Commissary	+305,974	17,946,851
	The Lagrange Four Commissary takes 0.30 s from each wage for a locker it rents you on the sub-level, a locker you have never opened. The rent has come out of the wage on every payday since 2982, and the locker is presumably still shut. Ref. CIBT-2983-8B52-9		
01 Aug	Turbulence Cover	-14,080	17,932,771
	You asked whether the policy covers a delay you cause yourself by arriving early. The Bank has replied that it does not, and that it was glad you asked, since it is the only question the underwriters have had all year. Ref. CIBT-2983-C613-5		
04 Aug	Transfer to own account: Phobos	-1,653,915	16,278,856
	Cash of 1,653,915 paid in at the counter as a gratuity for the officer who held the door, recorded as a sundry deposit because the Bank has no line for gratitude. The officer asked that it go to the general fund, and it has. Ref. CIBT-2983-6D9F-3		
07 Aug	ATM withdrawal: Phobos	-172,800	16,106,056
	The auditors sampled this withdrawal from the machine's log. It was authorised, paid out and receipted in the right order, which the auditors note is more than they can say for the queue. Ref. CIBT-2983-0C38-6		
25 Aug	Slippage fee (Phobos, 4 transfers)	-2,400	16,103,656
	The 4 transfers were held 29 Standard days at the relay while the far office confirmed that it had not already sent them. It had, the day before, and they were released on that understanding. Ref. CIBT-2983-62F3-9		
31 Aug	Interest at 3.20% APY	+47,042	16,150,698
	You check this line each month against the figure on the envelope, and each month the figures agree. The Teller has begun to look for the envelope before she looks for the account. Ref. CIBT-2983-128C-6		

Closing balance, month by month

Highest 17,640,877 s · lowest 1,698,742 s



September 2982 August 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 2983-08