CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 151, Pallas Ring 10

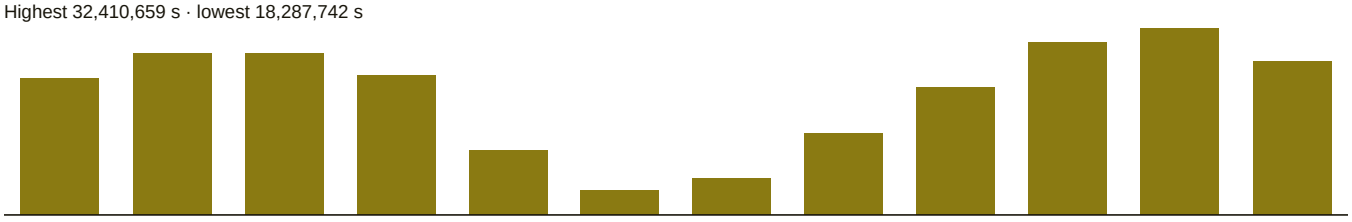
Account 8564-4792-1821
Period 1–30 June 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,410,659 s	**+392,402 s**	**-3,294,409 s**	**29,508,652 s**

Date	Description	Amount (s)	Balance (s)
04 Jun	Payroll credit: the Lagrange Four Commissary	+305,974	32,716,633
	The Lagrange Four Commissary pays on the 4th of the month, or on the day after if that is a rest day for its office. The credit has never once been posted on the rest day itself, which the Bank finds reassuring. Ref. CIBT-3002-55B5-2		
10 Jun	ATM withdrawal: Phobos	-86,400	32,630,233
	On Mars the machine keeps the sol as well as the day, and your withdrawal was dated to the sol. The Bank has entered both, and the statement uses the one printed on the receipt, which is the Mars one. Ref. CIBT-3002-8EB2-8		
11 Jun	Slippage fee (Phobos, 5 transfers)	-1,500	32,628,733
	A transfer of 1,500 crossed from Hall E to Phobos and arrived on the 11th with 0.950 s of its time unaccounted for. The missing time was paid back in full at the destination, and the fee was charged on the amount that arrived. Ref. CIBT-3002-3911-3		
14 Jun	ATM withdrawal: Phobos	-259,200	32,369,533
	Standing withdrawals of this size have been made from Phobos on your behalf since 2998. The machine knows the sum by now, and the teller has taken to passing the slip across without being asked. Ref. CIBT-3002-D4FC-4		
22 Jun	Transfer to own account: Phobos	-2,947,309	29,422,224
	The fee for the parcel was worked out on its weight in seconds. The parcel came to 36 and a fraction; the fraction was rounded up, as parcels are, and the 0.942 difference has been returned to the sender's account. Ref. CIBT-3002-22EB-2		
30 Jun	Interest at 3.20% APY	+86,428	29,508,652
	Interest accrues every second and is posted once a day at the close of the Pallas Ring 10 day. This figure is the sum of 8 days' worth of seconds, most of them small. Ref. CIBT-3002-5E6D-1		

Closing balance, month by month

Highest 32,410,659 s · lowest 18,287,742 s



July 3001 June 3002

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 3002-06