CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Juvonen
Unit 210, Pallas Ring 10

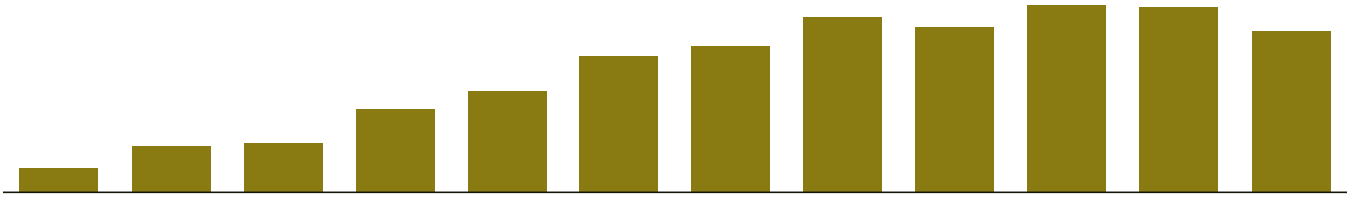
Account 8564-5406-7708
Period 1–31 August 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
499,297,107 s	**+4,571,189 s**	**-26,657,631 s**	**477,210,665 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	Turbulence Cover	-18,288	499,278,819
	Claims below 41 minutes are rounded to nothing and claims above it to the next minute, so the cover is exactly as large as the carrier chooses to be late. Ref. CIBT-2964-2036-6		
11 Aug	ATM withdrawal: Callisto	-172,800	499,106,019
	A withdrawal entered on the 11th as cash was in fact an advance against your next wage, paid by the machine under its own name. The line has been moved to the advances heading, where it was always going to end up. Ref. CIBT-2964-2A0D-4		
16 Aug	Temporal Health Plan	-35,609	499,070,410
	Your physiotherapy claim waited 30 days in the in-tray marked "urgent", in a hand that predates the label. The plan considers that a reasonable interval for urgency and has taken a note of the hand. Ref. CIBT-2964-99E2-6		
16 Aug	Transfer to own account: Callisto	-26,258,134	472,812,276
	Sundries that cross from one world's day to another are rounded to the whole cycle, and this one crossed twice on the same afternoon. The rounding went up on the way out and down on the way back, and the two cancel to within 0.970. Ref. CIBT-2964-D5FB-0		
24 Aug	Payroll credit: the Europa Ice Authority	+2,782,042	475,594,318
	Callisto's day is longer than the Standard day, so the Europa Ice Authority credit was split across two posting dates. No fee is taken for the split. The line carries a small mark beside it, which the officers say is the day's own handwriting. Ref. CIBT-2964-5A76-0		
28 Aug	ATM withdrawal: Callisto	-172,800	475,421,518
	Your monthly withdrawal rises by 0.987 of a cycle each year, a rise you asked for in 2961. The machine has applied it without comment since, and has never once needed reminding. Ref. CIBT-2964-0094-8		
31 Aug	Interest at 4.30% APY	+1,789,147	477,210,665
	The monthly interest from the Europa Ice Authority's deposit in your name is credited here on the 31st. The firm asks that the figure be shown separately each month, and it has been, in the same small type. Ref. CIBT-2964-832E-9		

Closing balance, month by month

Highest 500,581,623 s · lowest 350,276,198 s



September 2963 August 2964

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  5406-7708  2964-08`