CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Hightower
Unit 204, Pallas Ring 10

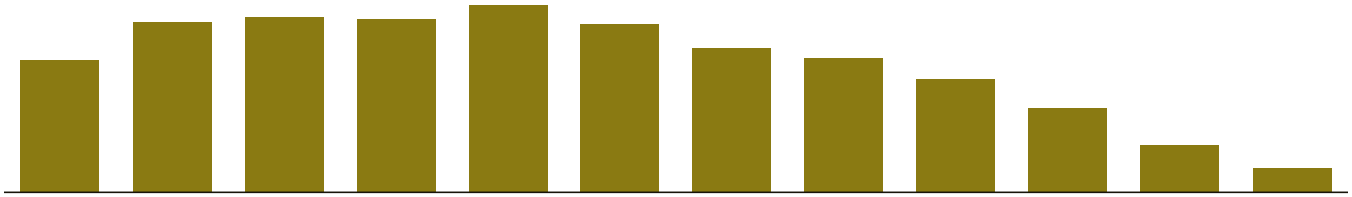
Account 8564-5501-1663
Period 1–31 August 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,056,625 s	**+778,097 s**	**-4,118,982 s**	**47,715,740 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	Turbulence Cover	-25,137	51,031,488
	On Svalbard the cover is priced by the local day, which runs 48 hours longer than ours, so a delay that begins at dusk here may begin at breakfast there. The underwriters have asked which day should be used, and have been told both, in turn. Ref. CIBT-3028-1114-4		
13 Aug	ATM withdrawal: Svalbard	-86,400	50,945,088
	For the auditors: this withdrawal is one of 15 sampled from the Hall E machines this quarter, and it agrees to the machine's journal to the second. No reply is required. Ref. CIBT-3028-7929-4		
14 Aug	Slippage fee (Svalbard, 3 transfers)	-900	50,944,188
	Crossings to Callisto are charged by the Callisto day, which is long enough that 3 transfers sent on one morning are charged against three different Standard weekdays. The relay's operator asks that this be read as a description and not a complaint. Ref. CIBT-3028-D8A4-6		
15 Aug	ATM withdrawal: Svalbard	-172,800	50,771,388
	A withdrawal of 2 Standard days is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 300 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3028-5B78-5		
19 Aug	Transfer to own account: Svalbard	-3,471,553	47,299,835
	Montréal Sector Transit's payroll office asked for this sundry to be raised in the name of an accounts department that had been paid in error for a month in which it had not existed. The department has been dissolved, and the sum has been credited to the employer's successor, which is the office next door. Ref. CIBT-3028-0DBE-6		
27 Aug	Payroll credit: Montréal Sector Transit	+603,654	47,903,489
	Wages from Montréal Sector Transit, paid on the last working day of the month, have been credited to 8564-5501-1663 by standing instruction since 3023. The instruction is renewed each quarter by the same officer, who has stopped reading it. Ref. CIBT-3028-F85C-1		
30 Aug	Transfer to joint account	-362,192	47,541,297
	Each month you ask the officer to confirm the figure in the words used last time. The officer does, though the figure has moved by a little each time, and neither of you has asked which of the two is being confirmed. Ref. CIBT-3028-6E52-1		
31 Aug	Interest at 4.10% APY	+174,443	47,715,740
	You leave the interest on deposit until the last second of each month and then ask for it in days, which the Bank counts out for you, slowly. The interest is paid every month. The coins are a courtesy the Bank has come to enjoy. Ref. CIBT-3028-CA0C-2		

Closing balance, month by month

Highest 71,375,200 s · lowest 47,715,740 s



September 3027 August 3028

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 5501-1663 3028-08