CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Juvonen
Unit 303, Pallas Ring 10

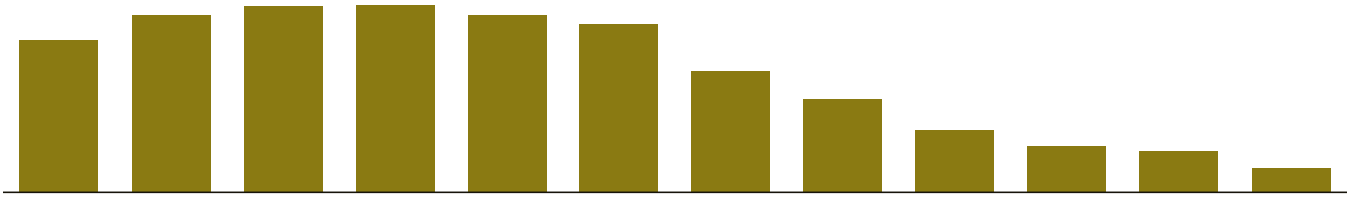
Account 8564-5984-7708
Period 1–31 July 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
163,645,714 s	**+1,753,992 s**	**-9,295,111 s**	**156,104,595 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	Payroll credit: St. Catherine Bakeries	+1,181,233	164,826,947
	Salary from St. Catherine Bakeries, received on the 8th as before. You have taken the credit in one sum every month since the account was opened and have never asked for the fraction, so the branch has kept it for you in the account's margin, where it grows at the posted rate. Ref. CIBT-2986-FEFC-3		
10 Jul	Memory Vault: box 30-434, quarter	-259,200	164,567,747
	St. Catherine Bakeries rents the box next to yours and pays on the same day, under a standing order the firm set up in 2982. Its custodian asks that the two be inspected together. The Vault has agreed, though the firm has never asked to see either. Ref. CIBT-2986-802B-7		
14 Jul	Transfer to own account: New Orleans Sector	-8,305,212	156,262,535
	A flare on the far side of the sun blanked the Lagrange relays for a quarter of an hour, which the Desk entered as an absence rather than a delay. The sundry was therefore posted a day late, and the day has been entered as a day. Ref. CIBT-2986-0952-5		
16 Jul	Slippage fee (New Orleans Sector, 7 transfers)	-4,200	156,258,335
	Each month you send 7 transfers from Hall E to New Orleans Sector on the same standing order, and each month the relay quotes the same fee in seconds. The Bank has stopped printing the quotation and prints only the crossing, which it considers the more honest of the two. Ref. CIBT-2986-1C07-6		
18 Jul	Temporal Health Plan	-17,759	156,240,576
	A claim from New Orleans Sector was paid after the local clinic had closed its books for the season, which it does by lighting a lamp in the window. The lamp was lit on the 18th, and the claim was in time. Ref. CIBT-2986-32CC-2		
23 Jul	Transfer to joint account	-708,740	155,531,836
	The conversion charge on the joint balance, 0.30 s, was not taken. The holders asked for the sum in days by letter, and the Bank does not bill for reading a letter. Ref. CIBT-2986-DD45-8		
31 Jul	Interest at 4.20% APY	+572,759	156,104,595
	The 31st line was keyed from a pencil draft in which the sixth digit of the rate had been written as a 3 and corrected to an 8 without initials. The rate is 4.20% APY, the interest has been worked again from it, and the 51 seconds the error cost you are credited below. Ref. CIBT-2986-56F7-9		

Closing balance, month by month

Highest 229,210,331 s · lowest 156,104,595 s



August 2985 July 2986

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 5984-7708 2986-07