CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Juvonen
Unit 372, Pallas Ring 10

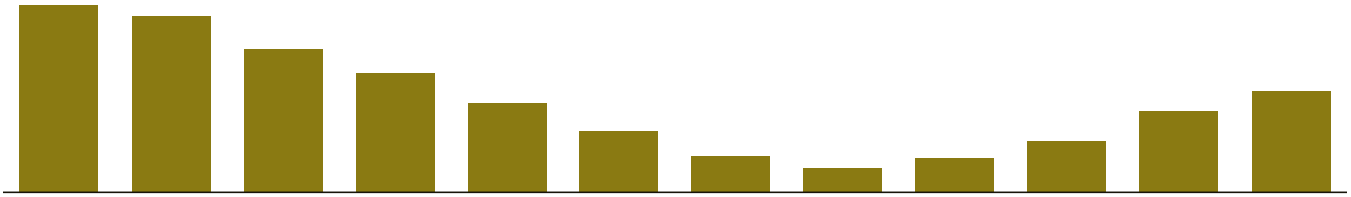
Account 8564-5984-7708
Period 1–30 June 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
207,943,496 s	**+9,868,805 s**	**-1,095,364 s**	**216,716,937 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	ATM withdrawal: Kepler Ring	-86,400	207,857,096
	Your monthly withdrawal rises by 0.993 of a turn each year, a rise you asked for in 3007. The machine has applied it without comment since, and has never once needed reminding. Ref. CIBT-3012-1BFB-9		
04 Jun	Payroll credit: St. Catherine Bakeries	+1,181,233	209,038,329
	Your wage from St. Catherine Bakeries was rounded to the nearest whole turn. The half-turn not paid is recorded as owed to you by the employer, not by the Bank, which said so in writing; after a short correspondence, St. Catherine Bakeries came round to the same view. Ref. CIBT-3012-AFB7-4		
08 Jun	ATM withdrawal: Kepler Ring	-259,200	208,779,129
	The machine at Kepler Ring held your 3 Standard days for one turn while it checked the sum with the Head Office, then released it with an apology printed in the faintest type it has. Ref. CIBT-3012-7281-8		
08 Jun	Deposit: Hall E	+7,959,770	216,738,899
	The 0.30 s counter fee that would ordinarily follow a deposit of this size has been waived. The Bank takes the view that a depositor who arrives early should not pay for the queue. Ref. CIBT-3012-6AAC-9		
19 Jun	Slippage fee (Kepler Ring, 7 transfers)	-4,200	216,734,699
	The office at St. Catherine Bakeries asked for its transfers to be queued overnight, so that they would cross in the quiet hours. They did, and the fee is lower by 1,500 seconds, which the office has entered in its own books as an economy. Ref. CIBT-3012-8D0A-5		
20 Jun	Transfer to joint account	-708,740	216,025,959
	A joint transfer from Kepler Ring was witnessed by a Positive Contact clerk who asked, through the form, whether the two of you were the same person at different sittings. The Bank confirmed that you were two people with one account, and the clerk wrote it down as a single word. Ref. CIBT-3012-12B9-0		
20 Jun	Temporal Health Plan	-36,824	215,989,135
	The premium for your dependants is paid by standing order on the 20th of each month, unchanged since 3007. The dependants have not been consulted, and the plan has not yet found a way to ask them. Ref. CIBT-3012-6BCB-1		
30 Jun	Interest at 4.20% APY	+727,802	216,716,937
	Interest is credited on the 30th of each month at 4.20% APY, the same rate as the month before and the month before that. Ref. CIBT-3012-901B-8		

Closing balance, month by month

Highest 254,577,475 s · lowest 182,639,016 s



July 3011 — June 3012

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  3012-06`