CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vesna Oyelaran
Unit 317, Pallas Ring 10

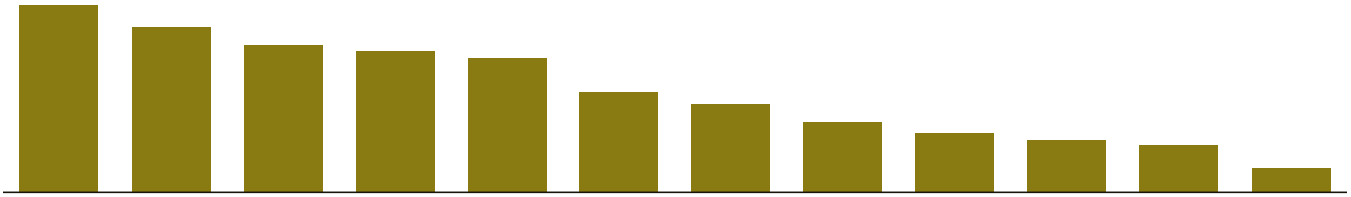
Account 8564-6899-8708
Period 1–31 August 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
29,715,892 s	**+116,387 s**	**-2,674,257 s**	**27,158,022 s**

Date	Description	Amount (s)	Balance (s)
14 Aug	Temporal Health Plan	-16,276	29,699,616
	A small sum is set aside each 28 days by standing order toward physiotherapy, and drawn on the first day of the window. The plan no longer asks whether the sum is still right; it has been the same since 3001. Ref. CIBT-3002-4B93-3		
24 Aug	ATM withdrawal: The Belt	-172,800	29,526,816
	The Automated Temporal Machine at The Belt is the only one on its world that pays in shifts rather than in coin. Depositors who use it write about it in the visitors' book, usually as though it were a privilege, and the branch has never corrected them. Ref. CIBT-3002-90BE-7		
27 Aug	Event II restoration adjustment	-43,631	29,483,185
	An adjustment made under the Event II Rider as part of the scheduled restoration of affected balances. The Recovery Task Force will publish the reasons for this adjustment in due course. Ref. CIBT-3002-1FE2-5		
27 Aug	Transfer to own account: The Belt	-2,414,383	27,068,802
	A sundry at The Belt is charged by the local bell, which rings 52 times for a fee and once for a refund. This one rang once, and the officer at the window paid out before the bell had finished. Ref. CIBT-3002-B30D-0		
28 Aug	Turbulence Cover	-26,267	27,042,535
	The Mars Station's share of this premium is calculated on the Martian sol, which runs longer than the Standard day, so the monthly figure is a little larger than the same policy would cost on Earth. The difference is shown in the notes. Ref. CIBT-3002-D794-9		
30 Aug	Slippage fee (The Belt, 1 transfers)	-900	27,041,635
	The Teller says a slippage fee is the only charge in the Bank that grows smaller when you are patient, and that she has never found a kind way to tell the customers who are not. Ref. CIBT-3002-CF4E-5		
31 Aug	Interest at 4.70% APY	+116,387	27,158,022
	Interest was rounded to the nearest whole second and the half-second carried to the next line, where it earns interest of its own. The Bank has not been asked to stop it and has not offered to. Ref. CIBT-3002-DDCF-0		

Closing balance, month by month

Highest 45,616,437 s · lowest 27,158,022 s



September 3001 August 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  6899-8708  3002-08`