CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Voss
Unit 101, Pallas Ring 10

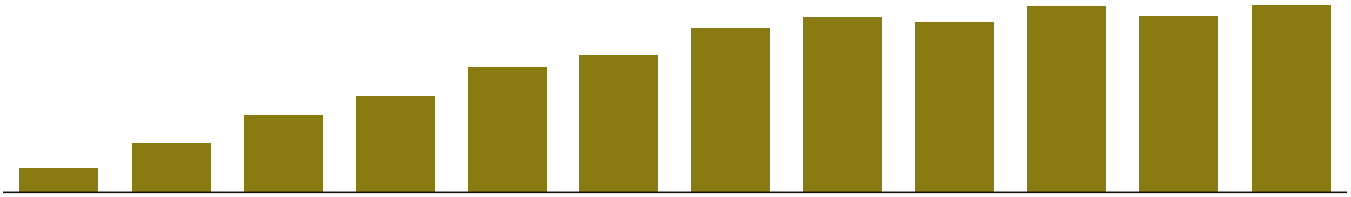
Account 8564-6958-7708
Period 1–31 August 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
872,197,082 s	**+27,546,044 s**	**-3,770,885 s**	**895,972,241 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	Transfer to joint account	-3,508,685	868,688,397
	The holders came in together to sign the joint mandate, then stood at the counter for some time deciding which of them would sign first. The Teller offered to toss a coin for it. Both declined, and signed side by side on the same line, which the mandate does not require and the Bank accepted. Ref. CIBT-3025-0663-9		
08 Aug	Deposit: Hall E	+18,136,765	886,825,162
	The deposit was held at Hall E for 30 days after it was counted, because the coin room is cleaned on the second working day of the month and nothing may be counted in it while it is wet. Ref. CIBT-3025-A95A-2		
16 Aug	ATM withdrawal: Ganymede	-86,400	886,738,762
	The machine at Ganymede is serviced only in the local dark, when the concourse is closed to everyone but the custodian. She reports that it asked for her name and then thanked her for giving it. Ref. CIBT-3025-445D-7		
22 Aug	Payroll credit: Belt Ore Consolidated	+5,847,808	892,586,570
	Belt Ore Consolidated was asked to explain why its pay runs one cycle short every 47 periods. Its reply, filed with this statement, says the cycle is kept by the employer for the ceremony of the wage. The Bank has accepted the reply and has not asked for the cycle back. Ref. CIBT-3025-2C52-2		
22 Aug	ATM withdrawal: Ganymede	-172,800	892,413,770
	You withdrew the full cash-time balance once, in 3020, and deposited it back the next morning at the same machine. The two receipts are filed together. The Bank has not seen you do it again. Ref. CIBT-3025-CAF9-1		
26 Aug	Slippage fee (Ganymede, 5 transfers)	-3,000	892,410,770
	Belt Ore Consolidated's head of payroll wrote to ask why its slippage came in whole seconds when the rate is quoted in fractions. The reply on file says the Bank counts seconds as the Authority does, and that the fractions are kept by the relay, which has not complained. Ref. CIBT-3025-61E2-4		
31 Aug	Interest at 4.90% APY	+3,561,471	895,972,241
	Your employer's pay was credited on the 31st, and interest on it was reckoned from the first second of the month, a date on which the money was not yet yours. The Bank has taken the view that the wages belonged to the employer until they arrived, and so did the interest. The employer has not objected, and the difference has been credited to you as a courtesy. Ref. CIBT-3025-D1F9-6		

Closing balance, month by month

Highest 895,972,241 s · lowest 527,942,005 s



September 3024 August 3025

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  6958-7708  3025-08`