CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nils Hightower
Unit 244, Pallas Ring 10

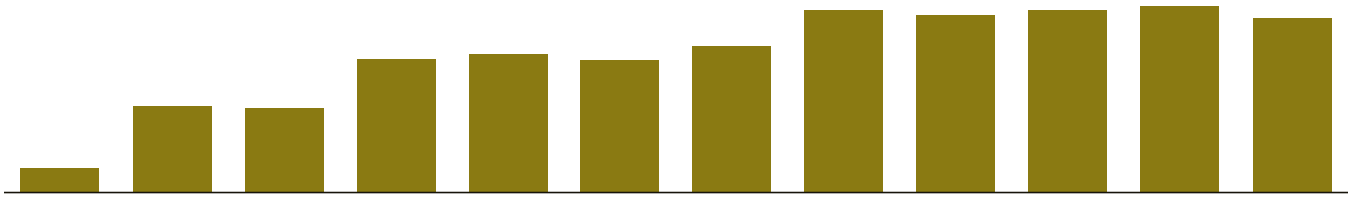
Account 8564-7408-1663
Period 1–30 June 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
82,185,831 s	**+649,943 s**	**-1,444,691 s**	**81,391,083 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	ATM withdrawal: Delhi Sector	-259,200	81,926,631
	The cash-time line of 259,200 at Delhi Sector was reduced by the machine to 3 Standard days before payment. The reduction is entered as a fee of nothing, and the auditors have queried the wording in writing. Ref. CIBT-3002-BB4E-0		
10 Jun	ATM withdrawal: Delhi Sector	-172,800	81,753,831
	The fee on a withdrawal at Delhi Sector is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3002-59D9-2		
12 Jun	Slippage fee (Delhi Sector, 5 transfers)	-4,500	81,749,331
	The statement counted the crossing from Delhi Sector as a crossing to it. Both stations are printed on the same board, so the mistake is an easy one to make; the direction has been corrected and the fee is unchanged. Ref. CIBT-3002-61E9-6		
20 Jun	Payroll credit: Brymar College	+382,840	82,132,171
	The employer's wages for 31 standard days arrive at the start of the month, because that is when its office begins its own. The employer apologises for the early hour. The Bank has no quarrel with the hour, only with the day it began on. Ref. CIBT-3002-1939-1		
23 Jun	Transfer to own account: Delhi Sector	-1,008,191	81,123,980
	Sundry credit: one hour left in the waiting room at Hall E, handed in to the Lost Property office and returned to your balance on the 23rd. The handling charge of 0.30 s was deducted, and the Office notes that you did not ask for the hour back in person. Ref. CIBT-3002-F116-9		
30 Jun	Interest at 3.90% APY	+267,103	81,391,083
	Interest was posted 28 days late, the period having closed while the local office was inspecting its own ceiling. The ceiling was found sound, and so was the interest. Ref. CIBT-3002-D9B4-0		

Closing balance, month by month

Highest 82,185,831 s · lowest 71,627,299 s



July 3001 June 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 7408-1663 3002-06