CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mateo Juvonen
Unit 209, Pallas Ring 10

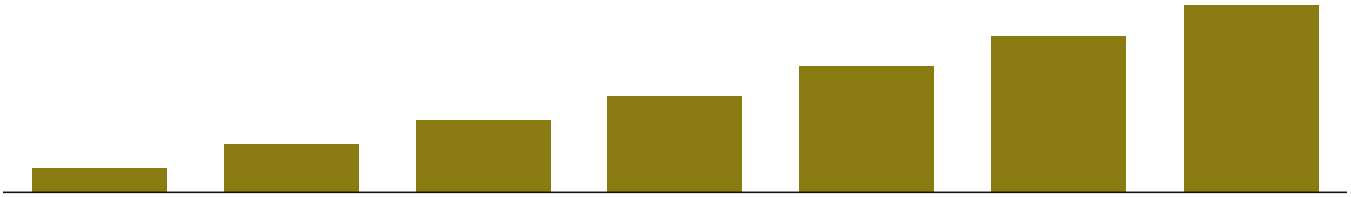
Account 8564-7687-6607
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
203,945,278 s	**+45,437,982 s**	**-3,899,162 s**	**245,484,098 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	Deposit: Hall E	+44,719,113	248,664,391
	Contractors are paid through this window, and each one's deposit is made on the afternoon of its invoice, which Brymar College regards as a complete accounting system. Ref. CIBT-3003-287B-5		
08 Jul	Event II restoration adjustment	+5,061	248,669,452
	Restoration adjustment under the Rider. Adjustments of this kind cannot be disputed until the Task Force has published its reasons. Ref. CIBT-3003-CBF1-0		
17 Jul	Transfer to joint account	-3,624,960	245,044,492
	The joint transfer was delayed 29 days because the clerk at Callisto needed the mandate rendered into the local hand, and the only person who could do it had moved to the far side of the station to be near her family. Ref. CIBT-3003-D880-6		
18 Jul	ATM withdrawal: Callisto	-86,400	244,958,092
	A fee of 0.30 s was charged on this withdrawal, rounded up to the next whole second as the schedule requires. The schedule rounds the other way for sums under one cycle, which is why the figure on your receipt and the figure on this line do not always agree. Ref. CIBT-3003-E711-0		
20 Jul	Turbulence Cover	-12,302	244,945,790
	You have bought Turbulence Cover on every crossing from Pallas Ring 10 for 3 years and have made no claim. The premium is calculated on that record, and this month's reduction reflects it. Ref. CIBT-3003-768A-8		
26 Jul	ATM withdrawal: Callisto	-172,800	244,772,990
	The reconciliation of Callisto's machines for the 26th found 60 withdrawals too many and none too few. Yours was among the 60, and it is entered here so that the auditors can see which one it was. Ref. CIBT-3003-06DB-4		
27 Jul	Slippage fee (Callisto, 3 transfers)	-2,700	244,770,290
	A cable carrying the Callisto signal was cut by a utility crew on the 27th. The transfers were held until it was spliced. The crew has been thanked for the splice, which was done neatly enough to be missed. Ref. CIBT-3003-A022-1		
31 Jul	Interest at 4.20% APY	+713,808	245,484,098
	The interest was credited a second early, on the strength of a clock at Callisto that the local office has since admitted was running fast. The early second has been taken back, and the sum is correct to the second. Ref. CIBT-3003-BB34-3		

Closing balance, month by month

Highest 245,484,098 s · lowest 26,944,349 s



January 3003 July 3003

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 7687-6607 3003-07