CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Gunnarsdottir
Unit 259, Pallas Ring 10

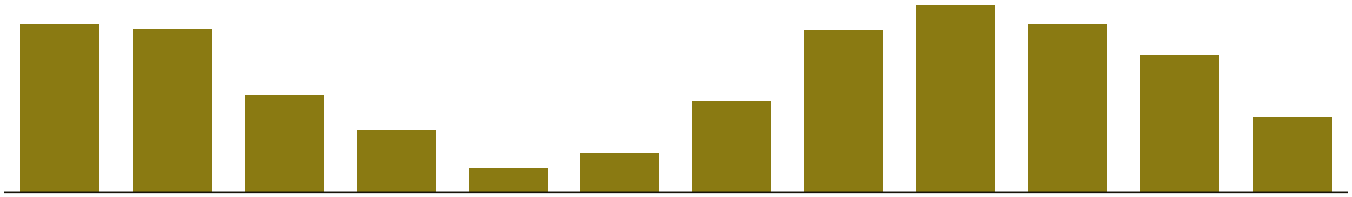
Account 8564-8317-9821
Period 1–31 July 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
238,534,389 s	**+2,061,180 s**	**-27,218,342 s**	**213,377,227 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Transfer to joint account	-676,153	237,858,236
	Joint interest is paid to the whole second. The odd second goes to whichever holder signed first that day, a rule the two of you adopted in 3012 and have only lately begun to discuss at the counter. Ref. CIBT-3014-44AE-8		
08 Jul	ATM withdrawal: Io	-86,400	237,771,836
	No charge is made for a withdrawal the machine declines to complete, and this one declined twice before the third attempt. The fee shown is for the third; the first two are not on the statement at all. Ref. CIBT-3014-D0A4-3		
08 Jul	Memory Vault: box 25-454, quarter	-259,200	237,512,636
	The auditors traced the rent on box 25-454 from the holder's account to the Vault's, and found it arrives 29 Standard days after it leaves. They regard this as the rent's own pace and have recorded no finding. Ref. CIBT-3014-E2BA-0		
10 Jul	Slippage fee (Io, 8 transfers)	-4,800	237,507,836
	A customer at the next window asked why her slippage was lower than yours. The officer explained that she had made fewer crossings, and that you had made one more, and that the Bank was not in a position to comment further. Ref. CIBT-3014-EA8E-9		
21 Jul	Payroll credit: Interworld Post	+1,126,921	238,634,757
	Reconciled against the employer's ledger on the 21st. The ledger is kept in cycles and the statement in Interworld Post's own figures, and the two were brought together by hand, which the auditors describe as slow and correct. Ref. CIBT-3014-32C9-5		
21 Jul	Transfer to own account: Io	-25,932,589	212,702,168
	You bring the sundry in by hand each Thursday, folded once, and ask the officer to read the figure back. The officer does, and you say thank you in the manner of someone who has already added it up. Ref. CIBT-3014-4CA6-8		
24 Jul	ATM withdrawal: Io	-259,200	212,442,968
	The machine could not find the 33 minutes you asked for and has rounded the withdrawal to the nearest five, the Bank having decided some years ago that minutes are to be found in multiples of five. The difference has been returned to the account as a small kindness. Ref. CIBT-3014-D95A-3		
31 Jul	Interest at 4.70% APY	+934,259	213,377,227
	Interest was posted in the afternoon, the hour the Teller says it is most usually received. It is 4.70% APY on a balance of 934,259, and the afternoon was fine. Ref. CIBT-3014-287F-1		

Closing balance, month by month

Highest 258,594,330 s · lowest 192,790,732 s



August 3013 July 3014

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  8317-9821  3014-07`