CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Lindqvist
Unit 196, Pallas Ring 10

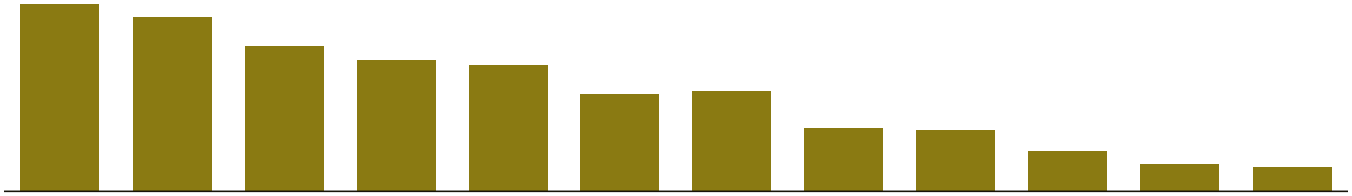
Account 8564-8564-3261
Period 1–31 August 2945
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,848,312 s	**+469,171 s**	**-773,261 s**	**21,544,222 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Slippage fee (Callisto, 5 transfers)	-3,000	21,845,312
	Note for the auditors: slippage on this account was calculated at the posted rate for the day and not at the rate in force when the transfer was sent. The two differed by 0.30 seconds, and the account has been charged the lower. Ref. CIBT-2945-F377-3		
12 Aug	Payroll credit: the Ceres Ring Assay Office	+381,778	22,227,090
	Pay from the Ceres Ring Assay Office at Callisto was converted on the day the crew came off the line. The local office considers that the day of the wage, and the Bank considers it the day the wage could be proved. Both views are on file. Ref. CIBT-2945-EF76-0		
21 Aug	Transfer to own account: Callisto	-424,661	21,802,429
	The Ceres Ring Assay Office's payroll office sent 424,661 to this account in error, believing it to be the account of a former colleague. The sum has been returned to the office, which asked us to confirm that you did not spend it. You did not, and the Bank has said so in writing. Ref. CIBT-2945-CF0D-5		
28 Aug	ATM withdrawal: Callisto	-86,400	21,716,029
	A withdrawal at Callisto is paid out in whole cycles, so 0.960 of one cycle is left in the machine. It is kept there for the next customer, who is, for the purposes of the ledger, the Bank. Ref. CIBT-2945-51D6-6		
30 Aug	ATM withdrawal: Callisto	-259,200	21,456,829
	Cash-time withdrawals at Callisto are rounded to the nearest five seconds, which is the machine's only concession to tidiness. The withdrawal shown was rounded down by two, and the two have been credited back. Ref. CIBT-2945-AA11-0		
31 Aug	Interest at 4.80% APY	+87,393	21,544,222
	Interest is rounded at the close of each day rather than each second, which spares depositors a great many small figures. The effect on your balance this month was 18 seconds in your favour, and no one has complained. Ref. CIBT-2945-F052-3		

Closing balance, month by month

Highest 37,175,376 s · lowest 21,544,222 s



September 2944 August 2945

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 8564-3261 2945-08