CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 201, Pallas Ring 10

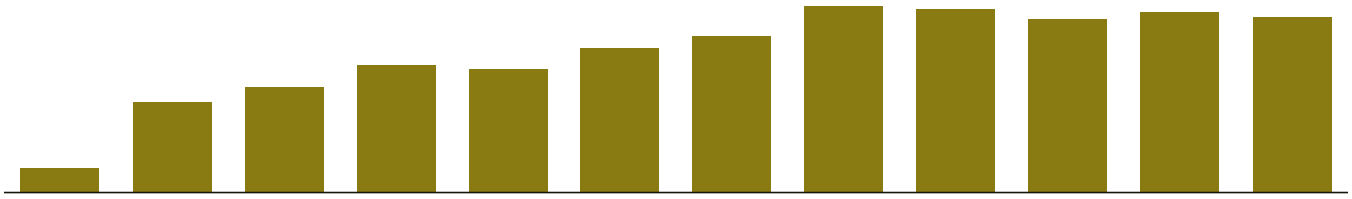
Account 8564-8564-3261
Period 1–30 June 2947
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,294,617 s	**+538,956 s**	**-883,611 s**	**38,949,962 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Payroll credit: the Ceres Ring Assay Office	+381,778	39,676,395
	The Ceres Ring Assay Office's Titan office pays in cycles from a dock clock that runs slow against ours, so each remittance arrives early by the length of a long breakfast. The difference is reconciled every month and seldom mentioned. Ref. CIBT-2947-A5AA-2		
07 Jun	Slippage fee (Io, 1 transfers)	-600	39,675,795
	You have crossed to Io every 19 days since 2942, always in the same second of the local morning. The relay now holds your transfer for that second, and the fee for the wait is still the fee for the crossing. Ref. CIBT-2947-4641-1		
10 Jun	Transfer to own account: Io	-364,611	39,311,184
	A note from the Ceres Ring Assay Office, asking that an earlier payment be treated as a loan, was filed as a sundry item. The Bank treated it as a payment, and the Ceres Ring Assay Office has not mentioned it since. Ref. CIBT-2947-A8E3-5		
11 Jun	ATM withdrawal: Io	-259,200	39,051,984
	The Ceres Ring Assay Office's courier collects the cash for your account on the 11th and signs for it on a clipboard the Bank does not hold. The signature on file is in a different hand each time, and the sum has agreed each time. Ref. CIBT-2947-9FBD-5		
20 Jun	ATM withdrawal: Io	-259,200	38,792,784
	The Ceres Ring Assay Office takes its share of your pay through the same machine, under a power of attorney the firm holds over your wages. The clerk arrives at the machine each month with the form already signed, and the machine has learned to recognise the clerk's coat. Ref. CIBT-2947-7FED-6		
30 Jun	Interest at 4.80% APY	+157,178	38,949,962
	You check the interest against Io by relay before the local office has posted it, every time, and every time the two figures agree. The officers have come to rely on your check more than on the posting itself. Ref. CIBT-2947-B654-9		

Closing balance, month by month

Highest 39,655,182 s · lowest 29,816,269 s



July 2946 June 2947

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  2947-06`