CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 246, Pallas Ring 10

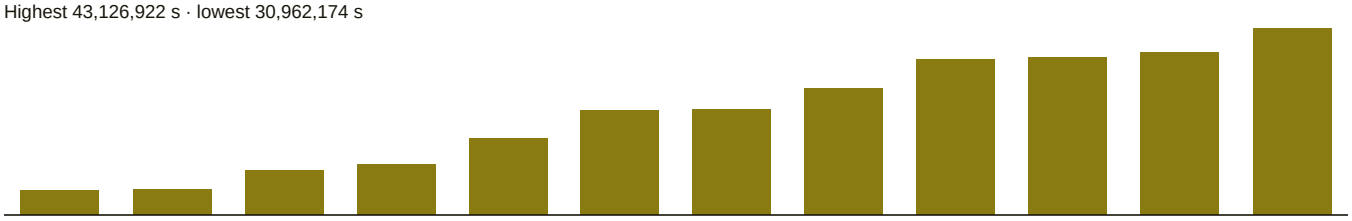
Account 8564-8564-3261
Period 1–31 July 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,289,435 s	**+1,841,087 s**	**-3,600 s**	**43,126,922 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Slippage fee (Nairobi Sector, 6 transfers)	-3,600	41,285,835
	Fees on the Ceres Ring Assay Office's remittances are charged at the hour they are sent, not the hour they arrive. The firm sends in the morning and receives in the afternoon, and it has asked for only one of those to be charged, which the Bank has declined. Ref. CIBT-2972-5E57-2		
20 Jul	Payroll credit: the Ceres Ring Assay Office	+381,778	41,667,613
	The credit from the Ceres Ring Assay Office was held a day at Nairobi Sector, which observes a festival on the 20th that the Bank does not. The money arrived the next morning and carries that morning's date, which is correct. Ref. CIBT-2972-5341-7		
29 Jul	Deposit: Hall E	+1,294,152	42,961,765
	No fee is charged on this deposit because it did not leave the building: the sum was moved from the Hall E vault to your account, a distance of four metres, and the officer has entered the move as a courtesy and a relocation. Ref. CIBT-2972-7481-4		
31 Jul	Interest at 4.80% APY	+165,157	43,126,922
	The posted rate is rounded to the nearest tenth of a percent before it is applied, so 4.80% APY is in fact a little under the figure, and the account is treated as though it were exact. Ref. CIBT-2972-E990-3		

Closing balance, month by month

Highest 43,126,922 s · lowest 30,962,174 s



August 2971 July 2972

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 2972-07