CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 198, Pallas Ring 10

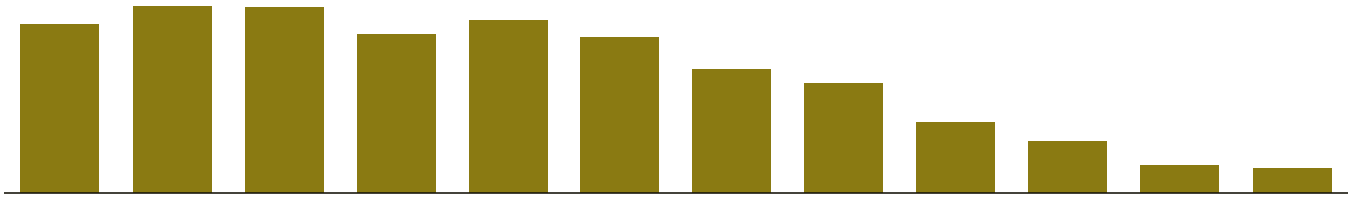
Account 8564-8564-3261
Period 1–31 July 2973
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
29,901,677 s	**+119,606 s**	**-330,484 s**	**29,690,799 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Phobos	-259,200	29,642,477
	You leave the receipt face down on the tray, so the next customer must turn it over to read the sum. The custodian counts this as a courtesy and has never mentioned it to you. Ref. CIBT-2973-1CD8-3		
08 Jul	Slippage fee (Phobos, 3 transfers)	-900	29,641,577
	The Ceres Ring Assay Office reimburses none of your slippage. Its contract with you is silent on the matter, and its payroll officer has written to say that silence is the company's preferred policy and has been since 2971. Ref. CIBT-2973-01D8-4		
12 Jul	Transfer to own account: Phobos	-70,384	29,571,193
	The auditors will find the sundry twice: once in the Head Office register and once in the Phobos register, which files it under a number one lower. Both entries describe the same transaction, and the auditors have agreed to keep to the lower number, since it is the one they can pronounce. Ref. CIBT-2973-E951-1		
31 Jul	Interest at 4.80% APY	+119,606	29,690,799
	The interest for the 31st was calculated on the balance before the deposit went in, not after. The deposit was on time; the interest was short by 25 seconds, which has been paid in full on this line. Ref. CIBT-2973-F18F-8		

Closing balance, month by month

Highest 42,345,235 s · lowest 29,690,799 s



August 2972 July 2973

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 2973-07