CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 223, Pallas Ring 10

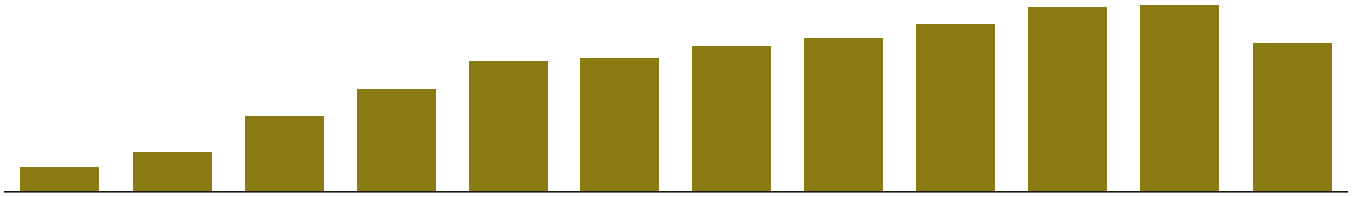
Account 8564-8564-3261
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,861,529 s	**+565,224 s**	**-3,172,058 s**	**43,254,695 s**

Date	Description	Amount (s)	Balance (s)
13 Jul	Transfer to own account: Phobos	-3,167,558	42,693,971
	The Mars desk reckoned this sundry in sols, not Standard days, and asked for the difference to be carried in the local reckoning. The Bank carried it. The difference is 0.980, which is enough for a sol and of no help at all to a Standard day. Ref. CIBT-3012-42FC-7		
14 Jul	Payroll credit: the Ceres Ring Assay Office	+381,778	43,075,749
	Your charge for an early credit from the Ceres Ring Assay Office was dropped at the counter. The money had arrived before the period it paid for, and the Bank holds that a wage which comes early should not be fined for its enthusiasm. Ref. CIBT-3012-F040-6		
25 Jul	Slippage fee (Phobos, 5 transfers)	-4,500	43,071,249
	The fee on your recurring crossings is 0.30 seconds each, and it has risen by a second every 29 days, since the relay drifts a little further each day it is left alone. The Bank can only set the relay when the relay asks to be set. Ref. CIBT-3012-EFC1-3		
31 Jul	Interest at 4.80% APY	+183,446	43,254,695
	Your interest is credited on the afternoon the Ceres Ring Assay Office pays its wages, and the two arrive in one envelope with a slip for each. The Teller has asked the firm to put the slips in separate envelopes, so that the interest does not look as though it had been earned by work. Ref. CIBT-3012-4789-8		

Closing balance, month by month

Highest 45,861,529 s · lowest 34,690,531 s



August 3011 July 3012

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 3012-07