CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lumi Delacroix-Mbeki
Unit 376, Pallas Ring 10

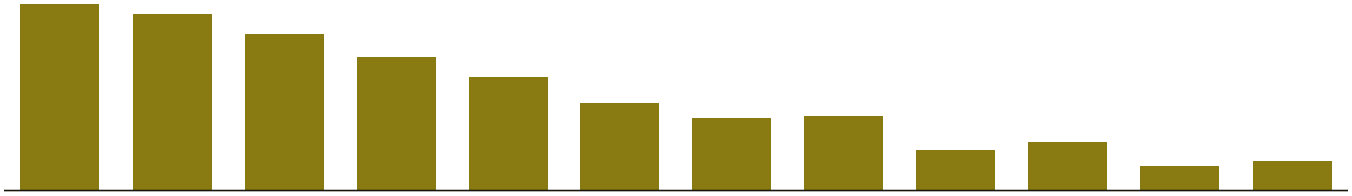
Account 8564-8686-8321
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,780,340 s	**+413,775 s**	**-278,082 s**	**9,916,033 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Turbulence Cover	-17,382	9,762,958
	Last month's claim gave the cause as "the crew", which is the carrier's heading for every fault on the run. The cause was the wind on the Nairobi Sector run, and the heading has been corrected to the wind, which the carrier had been entering under the crew for some years. Ref. CIBT-3003-6B21-7		
07 Jun	ATM withdrawal: Nairobi Sector	-259,200	9,503,758
	Your withdrawal of 3 Standard days at the Nairobi Sector machine was drawn on the account your employer pays into, at the employer's request, so that the wages are available on the day they arrive. Ref. CIBT-3003-A351-6		
19 Jun	Payroll credit: Belt Ore Consolidated	+110,695	9,614,453
	Under the rounding rule for salaried credits, a sum is taken to the whole day if it falls within 25 seconds of one. This credit fell 25 seconds outside that margin, and the remainder has been left with the employer, who has not asked for it. Ref. CIBT-3003-9794-9		
27 Jun	Slippage fee (Nairobi Sector, 5 transfers)	-1,500	9,612,953
	Slippage reduced by 2,400 seconds because the transfers were grouped into one crossing on the officer's suggestion. She says it is the only piece of advice she has given this year that was taken. Ref. CIBT-3003-6035-4		
27 Jun	Deposit: Hall E	+273,739	9,886,692
	A second, empty envelope came in with this deposit and was left on the counter, as it is every time. The Teller has kept them all in a box marked "for later", and the box now sits in the back office, where the Bank has agreed not to charge rent on it. Ref. CIBT-3003-0CB6-3		
30 Jun	Interest at 3.60% APY	+29,341	9,916,033
	The depositor has asked the Bank three times in 2999 how interest is calculated, and has each time been given the same answer, which is in the terms. On the fourth occasion he was given the terms themselves. He has not asked since, and the terms have not been returned. Ref. CIBT-3003-747F-0		

Closing balance, month by month

Highest 13,929,417 s · lowest 9,780,340 s



July 3002 June 3003

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 8686-8321 3003-06