CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Estate of Ama Ashgrove
Unit 317, Pallas Ring 10

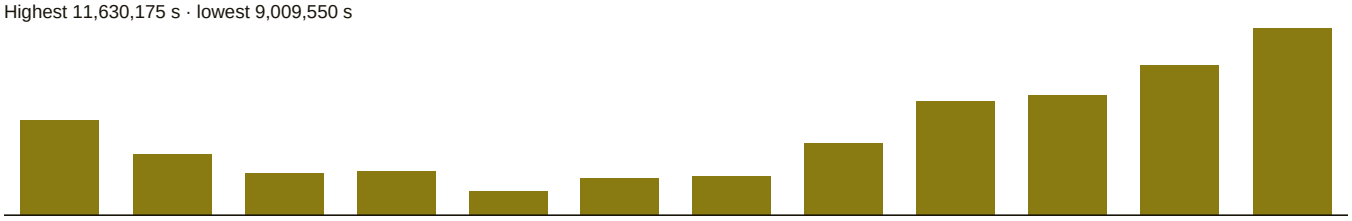
Account 8564-9409-8564
Period 1–31 July 2950
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,036,095 s	**+610,292 s**	**-16,212 s**	**11,630,175 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Slippage fee (Lagos Sector, 4 transfers)	-3,600	11,032,495
	The Bank rounds your fee down when it is charged to you and the relay's share down when it is paid out. That leaves a surplus of 0.981 of a second, which has no account and no name. Ref. CIBT-2950-6091-6		
01 Jul	Turbulence Cover	-12,612	11,019,883
	A premium that comes to exactly half a day is rounded to the even figure, as the Cover schedule requires. It has come to exactly half in 2946 and in each year since, which the underwriters take as evidence the schedule was well drafted. Ref. CIBT-2950-040B-2		
25 Jul	Deposit: Hall E	+566,148	11,586,031
	The Teller counted the notes twice and then remarked that the Bank had seldom been so glad to see them, which she was not sure she was entitled to say. Ref. CIBT-2950-0097-6		
31 Jul	Interest at 4.80% APY	+44,144	11,630,175
	Interest on the Lagrange deposit is held in the station's own dark, where it accrues without a clock, and is brought across on the first morning of each period. The rate it earned is the one posted, and nobody has yet found a station that wants the dark back. Ref. CIBT-2950-FD33-8		

Closing balance, month by month

Highest 11,630,175 s · lowest 9,009,550 s



August 2949 July 2950

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 9409-8564 2950-07