CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Hightower
Unit 54, Pallas Ring 10

Account 8564-9514-4607
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
788,863,918 s	**+6,295,573 s**	**-62,350,139 s**	**732,809,352 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Slippage fee (New Orleans Sector, 6 transfers)	-3,600	788,860,318
	The last line charged 0.30 s for each of 6 crossings, where the schedule charges that rate once for a day's first crossing and a lower rate after. The later crossings were charged in full in error; the difference of 1,200 s has been credited below. Ref. CIBT-3003-A5DA-9		
06 Aug	Payroll credit: Phobos Drydock	+3,797,504	792,657,822
	Wages from Phobos Drydock reached the Mars desk at New Orleans Sector a day early, the Mars day being the longer of the two. The desk has posted them on the day they were earned rather than the day they were sent, and has said so in a note that needs no reply. Ref. CIBT-3003-4FDB-4		
23 Aug	Transfer to own account: New Orleans Sector	-62,318,503	730,339,319
	The sundry was held 28 days while the branch decided whether it was a fee or a refund. It was a refund, and it is credited with interest for the wait, calculated by the branch and then checked by hand. Ref. CIBT-3003-4A4D-5		
29 Aug	Temporal Health Plan	-28,036	730,311,283
	The treatment at New Orleans Sector was paid in days, converted at the posted rate on the day the clinic's bill reached Hall E. The bill took 31 days to cross, as all bills from New Orleans Sector do. Ref. CIBT-3003-4B08-0		
31 Aug	Interest at 3.80% APY	+2,498,069	732,809,352
	At 3.80% APY the interest for 28 days is a figure with a fraction, and the fraction is rounded down to the nearest second, which is the Bank's rule for every fraction it does not own. Ref. CIBT-3003-CD63-8		

Closing balance, month by month

Highest 884,934,191 s · lowest 689,044,734 s



September 3002 August 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 9514-4607 3003-08