CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Marchetti
Unit 310, Pallas Ring 10

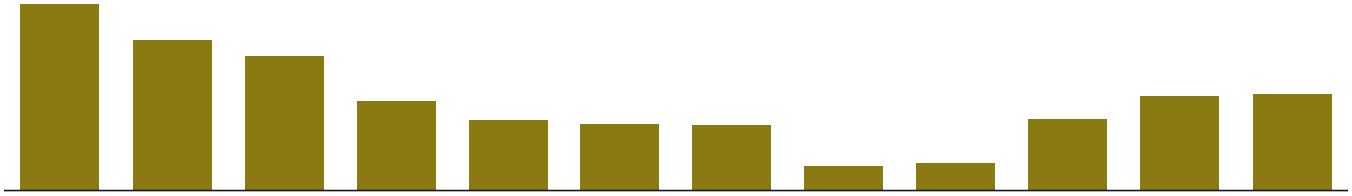
Account 8564-9636-1663
Period 1–31 August 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
324,170,457 s	**+5,861,780 s**	**-3,897,129 s**	**326,135,108 s**

Date	Description	Amount (s)	Balance (s)
12 Aug	Transfer to joint account	-2,739,059	321,431,398
	The New Orleans Sector half of the joint account is paid in days, and the Hall E half in seconds. The two holders have agreed that the difference is a matter for the clocks and not for them, and they have not needed to agree again. Ref. CIBT-3023-A967-1		
12 Aug	Transfer to own account: New Orleans Sector	-897,670	320,533,728
	The conversion to days was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.964 in your favour. Ref. CIBT-3023-2777-5		
13 Aug	Payroll credit: the Ceres Ring Assay Office	+4,565,099	325,098,827
	The wage arrived on a day the Teller had taken off. The credit has been made as though she had been at the counter to witness it, and she has been at the counter every day since. Ref. CIBT-3023-4DEB-5		
16 Aug	ATM withdrawal: New Orleans Sector	-259,200	324,839,627
	Audit query: the withdrawal at New Orleans Sector was authorised by a token issued in 3020, and the token is still valid. The Committee notes that tokens do not expire on this machine, and asks that this be minuted. Ref. CIBT-3023-A9F5-5		
30 Aug	Slippage fee (New Orleans Sector, 4 transfers)	-1,200	324,838,427
	A relay on the far side of New Orleans Sector keeps its clock 0.30 seconds apart from Head Office's. The difference is printed on every transfer under the relay's name, which the relay regards as a boast and the Bank as a courtesy. Ref. CIBT-3023-B73F-2		
31 Aug	Interest at 4.80% APY	+1,296,681	326,135,108
	You read the interest line before anything else on each statement, and then read the rest in the same order as before. The Teller has noted that the habit has not changed since 3019, and sees no reason it should. Ref. CIBT-3023-D9B6-5		

Closing balance, month by month

Highest 392,203,588 s · lowest 272,893,933 s



September 3022 August 3023

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 9636-1663 3023-08