CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 230, Pallas Ring 10

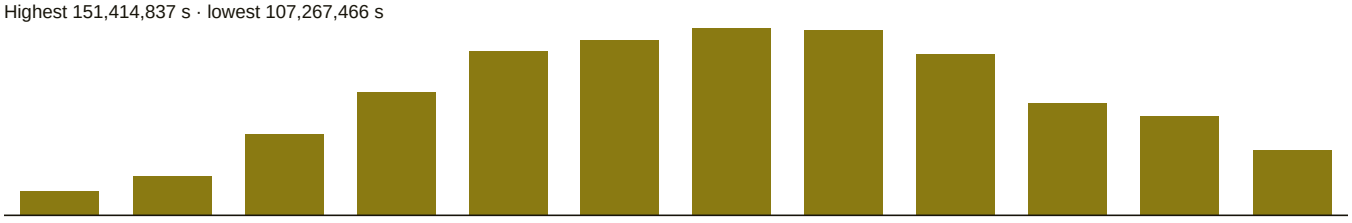
Account 8564-9804-7708
Period 1–31 July 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
127,726,780 s	**+510,907 s**	**-9,849,251 s**	**118,388,436 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Delhi Sector	-259,200	127,467,580
	The withdrawal waited 58 minutes behind a customer who was counting coins into a bag and had reached a sum the machine could not take. The bag was counted again, the machine took the sum, and yours was served after. Ref. CIBT-2993-A358-0		
02 Jul	Transfer to own account: Delhi Sector	-9,301,541	118,166,039
	The sundry rate for days converted at Delhi Sector is applied to the nearest whole day each quarter, as the schedule requires. The remainder of 0.983 is paid back into 8564-9804-7708, the account it came from. Ref. CIBT-2993-3116-8		
12 Jul	Temporal Health Plan	-29,010	118,137,029
	Physiotherapy is paid to the whole session, so a session that runs 26 minutes over is still one session. The extra minutes have been noted on the file, and the clinic has noted them in its own book as an extra, which is the other way to count them. Ref. CIBT-2993-3F64-2		
17 Jul	ATM withdrawal: Delhi Sector	-259,200	117,877,829
	The Automated Temporal Machine at Delhi Sector is the only one on its world that pays in days rather than in coin. Depositors who use it write about it in the visitors' book, usually as though it were a privilege, and the branch has never corrected them. Ref. CIBT-2993-FFBB-7		
17 Jul	Slippage fee (Delhi Sector, 1 transfers)	-300	117,877,529
	Transfers from Delhi Sector arrive after the day that sent them, because the far side of the crossing keeps its own sunrise. The fee follows the seconds spent in transit and not the day, and the local office asks that this be stated. Ref. CIBT-2993-D56E-9		
31 Jul	Interest at 4.80% APY	+510,907	118,388,436
	The conversion fee has been waived, since the rate on the day the interest was earned and the rate on the day it was posted were the same, a rare coincidence in a branch that keeps two calendars. Ref. CIBT-2993-6D54-2		

Closing balance, month by month

Highest 151,414,837 s · lowest 107,267,466 s



August 2992 July 2993

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 9804-7708 2993-07