CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 121, Pallas Ring 10

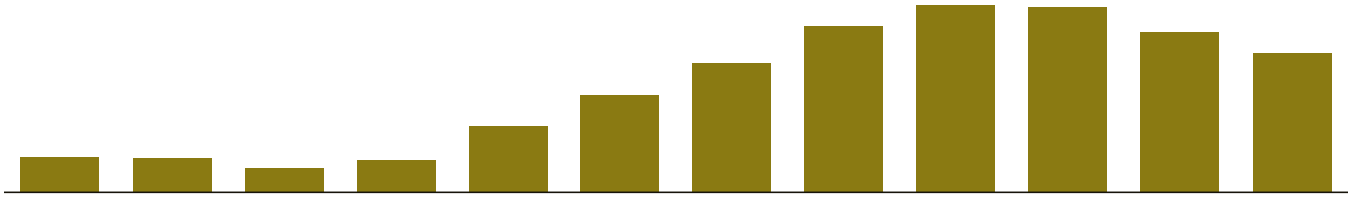
Account 8564-9804-7708
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
161,639,171 s	**+1,631,011 s**	**-7,839,804 s**	**155,430,378 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	ATM withdrawal: Venus	-259,200	161,379,971
	Each withdrawal you make at Venus is followed, within the minute, by a second and much smaller one, which you do not collect. The machine has never been asked to explain it, and the Bank does not ask customers to justify what they leave in the slot. Ref. CIBT-2995-F637-7		
09 Jul	Temporal Health Plan	-15,390	161,364,581
	On Ganymede a sleep study is billed for the night it was recorded, and that night begins at the far end of the Standard day. The plan has allowed the claim for the night you slept through and asks that you be told it went well. Ref. CIBT-2995-6DF3-0		
13 Jul	Payroll credit: Phobos Drydock	+984,455	162,349,036
	Phobos Drydock deducts a sum each month for a scheme you left in 2992, and pays it into a scheme that has since been wound up. The sum waits in the Bank's suspense account, earning interest for former members who have not yet been told. Ref. CIBT-2995-81DB-6		
15 Jul	ATM withdrawal: Venus	-86,400	162,262,636
	Why this withdrawal took 4 minutes was the auditors' question. The relay's log shows the machine waiting for the Bank's confirmation and the Bank waiting for the machine. The auditors have found this to be nobody's fault, and have recorded it as their finding. Ref. CIBT-2995-D5AD-1		
22 Jul	Transfer to own account: Venus	-7,476,414	154,786,222
	Sundry items are rounded up to the next whole day when they are small and down when they are large, on the principle that a small debt should grow and a large one shrink. This one was small, and has grown by 0.981. Ref. CIBT-2995-0DE6-6		
23 Jul	Slippage fee (Venus, 8 transfers)	-2,400	154,783,822
	Recommended by internal audit: that the relay at Venus report its own drift each morning, rather than the Bank estimating it each night. The relay has declined, saying that it knows its own drift and does not need the Bank to know it on its behalf. Ref. CIBT-2995-B76E-1		
31 Jul	Interest at 4.80% APY	+646,556	155,430,378
	Interest for 31 days on this balance is worked to the second at 4.80% APY and then trimmed at the close of the Pallas Ring 10 day. Nothing was rounded in your favour or against you; the table did it, and the table has no opinion. Ref. CIBT-2995-42E2-8		

Closing balance, month by month

Highest 169,475,719 s · lowest 121,345,061 s



August 2994 July 2995

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  2995-07`