CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 259, Pallas Ring 10

Account 8564-9804-7708
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
161,195,064 s	**+1,629,235 s**	**-16,080,095 s**	**146,744,204 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	Transfer to own account: New Orleans Sector	-15,622,712	145,572,352
	A sundry credit from Phobos Drydock's staff account, received at Hall E. The payroll office calls it a bonus; the Bank has been asked not to say so on the statement, and has called it a sundry credit instead, which both parties accept. Ref. CIBT-3003-FED3-6		
10 Jun	ATM withdrawal: New Orleans Sector	-259,200	145,313,152
	The 0.30 s charge on the 10th's withdrawal at New Orleans Sector has been struck. The machine had already charged it in its own currency, and the Bank will not charge a second time for the same seconds. Ref. CIBT-3003-17E3-2		
11 Jun	Payroll credit: Phobos Drydock	+984,455	146,297,607
	Your wage from Phobos Drydock is paid on the last working day, but the firm keeps a second pay day for its own accounts. On that day it sends the Bank a slip with nothing on it but the words "for your records", and the slip is filed with your records. Ref. CIBT-3003-491B-2		
22 Jun	ATM withdrawal: New Orleans Sector	-172,800	146,124,807
	No fee applies to a withdrawal made before the concourse wakes. At that hour the machine is, by the Bank's reckoning, mostly talking to itself, and it would be unkind to bill it. Ref. CIBT-3003-E813-3		
29 Jun	Slippage fee (New Orleans Sector, 9 transfers)	-2,700	146,122,107
	Crossings are charged in blocks of ten seconds, so 9 crossings that came to 0.30 s were charged as a little more. The overage is shown on one line, so that it can be argued with. Ref. CIBT-3003-647E-8		
29 Jun	Temporal Health Plan	-22,683	146,099,424
	One consultation, dated the 29th, appears in the registers of two branches 30 days apart, and both clinics signed for it in the same hand. The plan has paid once. The hand has not been identified, although the plan has asked it which of its two days it prefers. Ref. CIBT-3003-4DFB-4		
30 Jun	Interest at 4.80% APY	+644,780	146,744,204
	Your interest is credited on the afternoon Phobos Drydock pays its wages, and the two arrive in one envelope with a slip for each. The Teller has asked the firm to put the slips in separate envelopes, so that the interest does not look as though it had been earned by work. Ref. CIBT-3003-AFC8-6		

Closing balance, month by month

Highest 190,666,251 s · lowest 146,615,880 s



July 3002 June 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  9804-7708  3003-06`