CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Anouk Bracegirdle
Unit 367, Pallas Ring 10

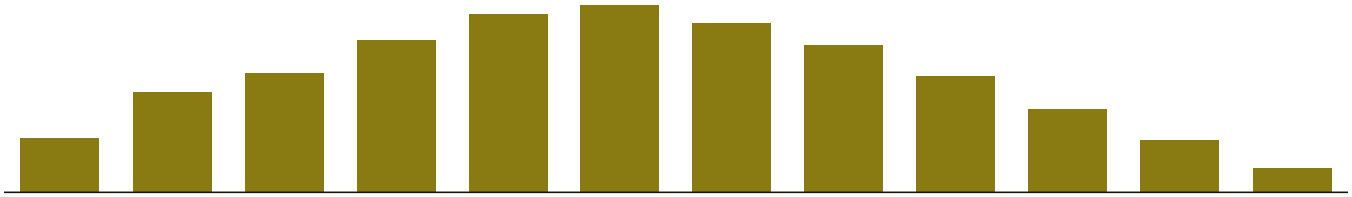
Account 8564-9804-7708
Period 1–31 July 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
85,308,240 s	**+1,325,687 s**	**-9,441,244 s**	**77,192,683 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Slippage fee (São Paulo Sector, 1 transfers)	-300	85,307,940
	Slippage on 1 crossings. One crossing was delayed at the São Paulo Sector relay while the relay's clock was corrected; you have not been charged for the delay. Ref. CIBT-3014-DC70-8		
19 Jul	Payroll credit: Phobos Drydock	+984,455	86,292,395
	Your wages from Phobos Drydock arrived in the same envelope as the last three months. The officer at Hall E has taken to opening it first, in the way one greets a relative who always comes on the same train. Ref. CIBT-3014-8B0A-5		
20 Jul	Transfer to own account: São Paulo Sector	-9,318,255	76,974,140
	Keeping your file at São Paulo Sector is charged in days, and the file is kept in the local hall, where the clerk keeps a calendar of her own. The charge is the same in seconds, and the clerk has been asked to agree. Ref. CIBT-3014-F19D-4		
26 Jul	ATM withdrawal: São Paulo Sector	-86,400	76,887,740
	The withdrawal at São Paulo Sector posted 30 days before it was made, because the relay on that world sends its figures ahead of their hour. The receipt carries the right date, and the statement has been corrected to it. Ref. CIBT-3014-4BC1-4		
26 Jul	Temporal Health Plan	-36,289	76,851,451
	A session shorter than the schedule's minimum is paid as the minimum, which on your last claim was 23 minutes of an appointment you do not remember finishing early. The plan rounded the difference up in your favour, which it regards as the least it can do for a visit that ended without anyone noticing. Ref. CIBT-3014-3086-9		
31 Jul	Interest at 4.80% APY	+341,232	77,192,683
	Interest on the São Paulo Sector side is paid in days to the nearest 48, and the remainder is carried forward as a fraction of 0.960. The Bank holds the fraction in trust for you. You have never asked for it, and it has grown into a sum the officer describes as modest and patient. Ref. CIBT-3014-1C85-5		

Closing balance, month by month

Highest 124,429,308 s · lowest 77,192,683 s



August 3013 July 3014

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 3014-07