CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Anouk Bracegirdle
Unit 25, Pallas Ring 10

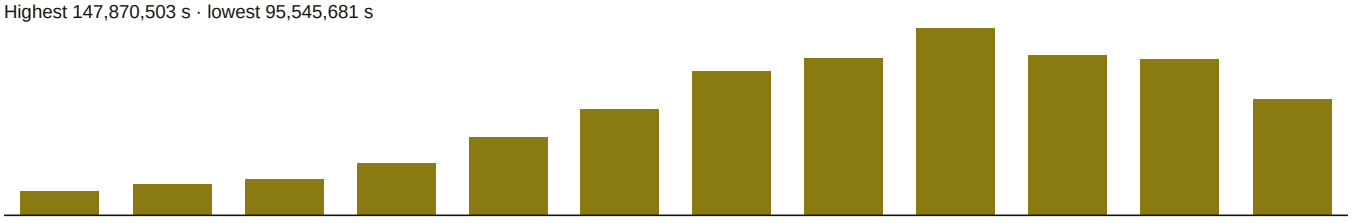
Account 8564-9804-7708
Period 1–31 August 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
138,062,312 s	**+1,536,704 s**	**-14,584,042 s**	**125,014,974 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	ATM withdrawal: Europa	-259,200	137,803,112
	The withdrawal shown on the 7th was booked a day after it came out of the machine, so its figure has been moved back to the day it was made. Nothing else on the statement has changed, and the difference is shown in the correction column. Ref. CIBT-3028-F644-3		
09 Aug	Payroll credit: Phobos Drydock	+984,455	138,787,567
	The receiving charge on the Phobos Drydock wages has been waived for a second look at the remittance advice. The advice agreed with the credit on the first reading, which the Bank records as the usual result, and the employer has been asked to send the advice once, not twice. Ref. CIBT-3028-40D0-1		
09 Aug	Slippage fee (Europa, 6 transfers)	-5,400	138,782,167
	You send your transfers at first light on the first Standard morning of each week, when the relay is least crowded, and the fee is lower for it. You have sent them at that hour since 3023, and the officers have noted it without comment. Ref. CIBT-3028-6037-3		
15 Aug	Transfer to own account: Europa	-14,298,842	124,483,325
	You ask for a receipt for every small sum you pay, including the sum you pay for the receipt. The counter has begun to write the second receipt on the back of the first, and the sundry is charged once for the pair. Ref. CIBT-3028-43ED-5		
21 Aug	Temporal Health Plan	-20,600	124,462,725
	Last statement's premium was entered at the family rate, though you are covered alone. The premium has been restated at the individual rate, and the difference has been credited to this statement. Ref. CIBT-3028-B8B5-6		
31 Aug	Interest at 4.80% APY	+552,249	125,014,974
	Interest under one whole second in a month is not paid but accrued, and the accrual is paid out on the first working day of the year. This year it came to 12 seconds, handed over in a small envelope with tape that had been wound round twice and then cut. Ref. CIBT-3028-E31F-4		

Closing balance, month by month

Highest 147,870,503 s · lowest 95,545,681 s



September 3027 August 3028

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 3028-08