CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Vito Cardew
Unit 342, Pallas Ring 10

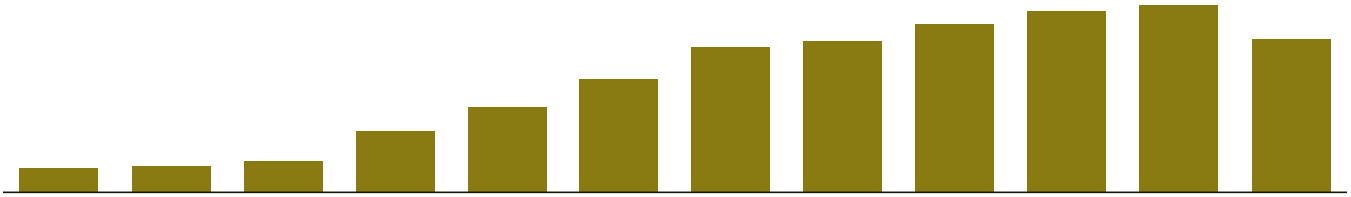
Account 8564-1344-9708
Period 1–30 June 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
101,185,399 s	**+805,159 s**	**-5,774,095 s**	**96,216,463 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Payroll credit: St. Catherine Bakeries	+397,239	101,582,638
	The employer's covering letter was signed in green ink. The Bank does not regard green ink as a signature, but the employer does, and the Teller has filed the letter under both views. Ref. CIBT-3020-B456-2		
02 Jun	New Time™ exchange	+3,179	101,585,817
	The handling fee on the New Time™ you brought in has been waived, because it arrived in a single envelope. The office asks holders to bring theirs in one envelope where they can, and charges for each one after the first. Ref. CIBT-3020-3CA6-4		
06 Jun	ATM withdrawal: Singapore Sector	-86,400	101,499,417
	Your withdrawal was posted at 86,400, the figure the machine displayed, though it had in fact paid out 0.957 day less. The difference was returned on the 6th, and the line now shows what was paid. Ref. CIBT-3020-3979-7		
06 Jun	ATM withdrawal: Singapore Sector	-86,400	101,413,017
	A small withdrawal of 86,400 is taken every 30 days for the upkeep of a locker at Hall E. The locker has not been opened in that time. The sum is paid on the day the locker's own clock says it is due. Ref. CIBT-3020-0832-2		
17 Jun	Transfer to own account: Singapore Sector	-5,600,095	95,812,922
	The sundry balance of 0.946 stays on the account, earning nothing and costing nothing. The officer describes this as the ideal condition for a balance, and has never explained why. Ref. CIBT-3020-36E9-8		
21 Jun	Slippage fee (Singapore Sector, 2 transfers)	-1,200	95,811,722
	St. Catherine Bakeries has asked that its transfers be held at Singapore Sector until the fiscal year closes, so its own books can show them in the year before. The Bank has agreed, and the fee has been posted at the earlier date, which the firm asks us not to call a favour. Ref. CIBT-3020-9652-1		
30 Jun	Interest at 4.80% APY	+404,741	96,216,463
	Interest on your pay sat in the account for 31 days at the St. Catherine Bakeries rate, because St. Catherine Bakeries pays its staff in arrears and the account was credited in advance. The arrears have since been paid. The interest earned in advance is yours, which is the one arrangement St. Catherine Bakeries has never wished to explain. Ref. CIBT-3020-C26C-5		

Closing balance, month by month

Highest 101,185,399 s · lowest 77,322,139 s



July 3019 June 3020

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  1344-9708  3020-06`