CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Vito Cardew
Unit 353, Pallas Ring 10

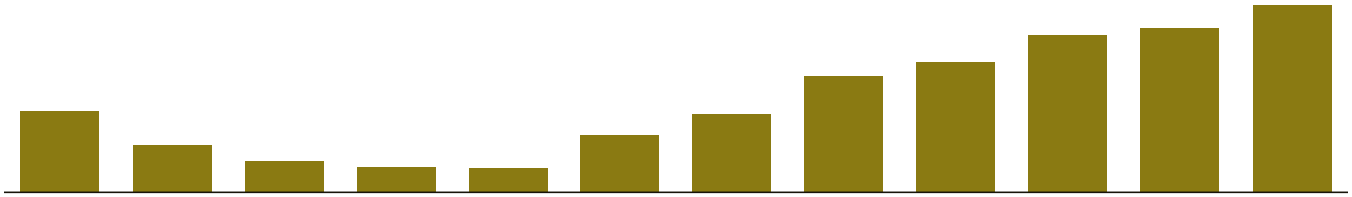
Account 8564-1344-9708
Period 1–31 July 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
92,607,473 s	**+4,022,974 s**	**-784,800 s**	**95,845,647 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Payroll credit: St. Catherine Bakeries	+397,239	93,004,712
	The wage from St. Catherine Bakeries is credited on the 6th and passed to your account the same day, with no receiving charge. The arrangement is older than the account, and nobody at Hall E has ever thought to ask for it to change. Ref. CIBT-3024-D65B-2		
10 Jul	Memory Vault: box 46-480, quarter	-259,200	92,745,512
	The rent on box 46-480 is paid by standing order from 8564-1344-9708 on the first day of each quarter, in the same sum since 3020. The Vault has asked whether the order should carry a note of its purpose, and you have asked that it carry none. Ref. CIBT-3024-B7F3-3		
13 Jul	ATM withdrawal: The Belt	-259,200	92,486,312
	The machine at The Belt has asked to be replaced. The branch has declined, on the grounds that it remains the most reliable object in the building, and the building has few other claims to that. Ref. CIBT-3024-BB39-1		
13 Jul	Slippage fee (The Belt, 8 transfers)	-7,200	92,479,112
	"Your transfer crossed the boundary at 56 seconds past noon by the local clock and 56 seconds before noon by ours," the Teller says. "Nobody will tell you which of us was right, so I have charged you for both." Ref. CIBT-3024-8F42-9		
29 Jul	ATM withdrawal: The Belt	-259,200	92,219,912
	The cash-time figure for the 29th had the machine's rounding applied twice, once at the machine and once at the branch. The double rounding has been taken out, leaving 3 Standard days on the line, which is what the receipt says. Ref. CIBT-3024-B6D5-2		
29 Jul	Deposit: Hall E	+3,255,306	95,475,218
	The slip was tucked under a strip of ribbon from a parcel of cakes at the corner of the envelope, and the officer has left it where it was, since it seemed to be holding the sum together. Ref. CIBT-3024-6A2D-8		
31 Jul	Interest at 4.80% APY	+370,429	95,845,647
	Interest is rounded down to the second at the close of the Pallas Ring 10 day and rounded up again at the close of the month, so that the two roundings meet in the middle of the period, which is where the Bank has always kept its figures. Ref. CIBT-3024-747F-3		

Closing balance, month by month

Highest 95,845,647 s · lowest 72,884,256 s



August 3023 July 3024

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 3024-07