CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Tranter
Unit 252, Pallas Ring 10

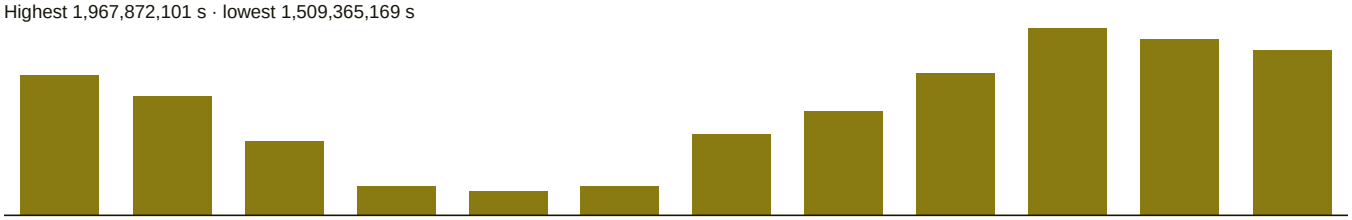
Account 8564-1663-0486
Period 1–31 May 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,938,333,688 s	**+17,547,301 s**	**-48,993,968 s**	**1,906,887,021 s**

Date	Description	Amount (s)	Balance (s)
02 May	Payroll credit: Montréal Sector Transit	+9,632,439	1,947,966,127
	The Teller has checked the credit against the advice and asks us to say that it is correct, and that she has no views on whether it ought to have been larger. Ref. CIBT-3025-F447-1		
04 May	ATM withdrawal: Montréal Sector	-259,200	1,947,706,927
	No charge is made for the withdrawal at Montréal Sector, which was taken on the day of the machine's annual service. The machine was open to customers for one hour, and the Bank has decided that the hour was enough. Ref. CIBT-3025-7849-2		
09 May	Slippage fee (Montréal Sector, 2 transfers)	-1,800	1,947,705,127
	Fees are worked to the nearest whole second on the way out and to the nearest five on the way in, so a transfer that lands half a second early pays nothing and one that lands half a second late pays in full. The rule was written for a relay that has since been decommissioned, and the Bank has kept it out of regard for the relay. Ref. CIBT-3025-4130-2		
17 May	Transfer to own account: Montréal Sector	-48,707,407	1,898,997,720
	The annual fee for reviewing your safe-deposit terms, charged on the 17th each year. The review found the terms unchanged, which is the usual result and the one the Bank hopes for. Ref. CIBT-3025-4623-9		
25 May	Temporal Health Plan	-25,561	1,898,972,159
	Premiums are rounded down to the second under clause 4.2 of the plan. The 25,561 on this statement was rounded accordingly, and the fraction left over has gone to the plan's reserve, where no one is charged for it. Ref. CIBT-3025-853E-1		
31 May	Interest at 4.90% APY	+7,914,862	1,906,887,021
	The interest was read out at the counter, and the Teller then read it out again to the window next to yours, which had not asked. The second listener said the figure was right, and asked whether it might be read once more for a person who had not yet arrived. Ref. CIBT-3025-DCCA-9		

Closing balance, month by month

Highest 1,967,872,101 s · lowest 1,509,365,169 s



June 3024 May 3025

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 1663-0486 3025-05