CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Larkspur
Unit 118, Pallas Ring 10

Account 8564-1663-8778
Period 1–31 July 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
143,242,868 s	**+1,410,532 s**	**-6,897,128 s**	**137,756,272 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Transfer to own account: Lagos Sector	-5,911,093	137,331,775
	Ganymede Heights Infirmary sent a salary advance in error. The Bank returned it, the employer sent it again, and the Bank returned that too. The third advance was accepted, and is shown here as a single line with the notes of both returns kept on file. Ref. CIBT-2993-E37C-7		
06 Jul	Transfer to joint account	-602,807	136,728,968
	This transfer was made on the 6th, the day the holders had both asked for, though it is not the day the mandate names. The Bank has taken the holders' day, as the mandate permits when both holders say so. Ref. CIBT-2993-261B-4		
11 Jul	Temporal Health Plan	-34,928	136,694,040
	Monthly premium, taken from 8564-1663-8778 by standing order. You have renewed the policy in the same words every 5 years, and the plan has not found a reason to change them. Ref. CIBT-2993-83D4-2		
12 Jul	ATM withdrawal: Lagos Sector	-259,200	136,434,840
	The custodian who serviced the machine at Lagos Sector the next morning recorded that it had dispensed your 3 Standard days politely. No adjustment was needed. Ref. CIBT-2993-C7DE-4		
21 Jul	Payroll credit: Ganymede Heights Infirmary	+1,004,678	137,439,518
	The wage from Ganymede Heights Infirmary was converted from days to our reckoning at a rate rounded to four places, then rounded again to the whole second. The second rounding moved the sum 23 seconds in your favour, the only direction in which this year's rounding has been asked to go. Ref. CIBT-2993-06F5-0		
27 Jul	ATM withdrawal: Lagos Sector	-86,400	137,353,118
	Replacing the machine at Lagos Sector on the 27th changed its unit: the new one counts in days where the old one counted in halves. Your withdrawals before and after the change have been converted at the rate of the day, and the total is unchanged. Ref. CIBT-2993-C0D9-5		
30 Jul	Slippage fee (Lagos Sector, 9 transfers)	-2,700	137,350,418
	The Bank has restated the fee for 9 crossings to the nearest whole second, having earlier shown it to the nearest minute, which was not a unit the Bank had any business using. Ref. CIBT-2993-2A93-8		
31 Jul	Interest at 3.40% APY	+405,854	137,756,272
	The posted rate at Hall E went up late in the afternoon, so the afternoon's interest was credited at the morning's rate. The difference is 22 seconds in your favour, and the officer has initialled it to be sure. Ref. CIBT-2993-0586-6		

Closing balance, month by month

Highest 153,996,365 s · lowest 116,947,172 s



August 2992 July 2993

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 1663-8778 2993-07