CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 174, Pallas Ring 10

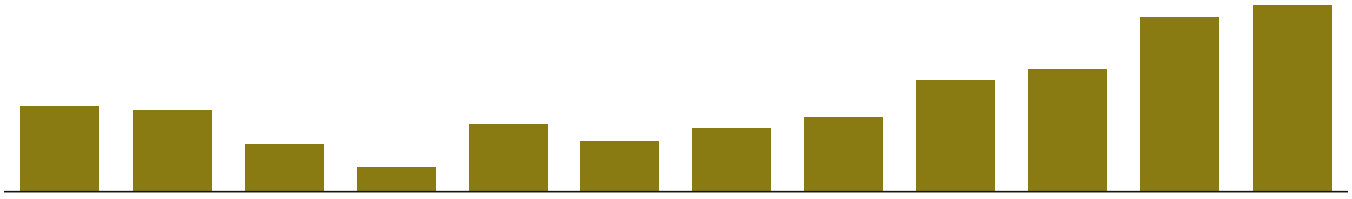
Account 8564-1663-9065
Period 1–30 June 2994
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,671,177 s	**+503,724 s**	**-261,600 s**	**18,913,301 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	ATM withdrawal: Europa	-259,200	18,411,977
	St. Catherine Bakeries pays into this account on the 9th, and you withdraw from it at Europa the same afternoon, which the machine has learned to expect. It asked this time for the sum in cycles, since the payroll office says that is how the wages are paid. Ref. CIBT-2994-6BAB-7		
18 Jun	Slippage fee (Europa, 8 transfers)	-2,400	18,409,577
	Transfers to the Memory Vault sub-level cross no relay at all, yet the fee is charged on them anyway, the Vault's clock being the only one in the Bank that keeps step with nobody. The Vault has asked that this be stated plainly. Ref. CIBT-2994-F52E-8		
22 Jun	Payroll credit: St. Catherine Bakeries	+167,743	18,577,320
	The payroll office rounds the wage to the nearest tenth of a cycle, which means the figure you see is the one the employer chose and not the one it earned. The difference is small and is shown on the line below, so that you can dispute it if you prefer. Ref. CIBT-2994-8B03-7		
22 Jun	Deposit: Hall E	+283,080	18,860,400
	A deposit under one whole cycle is not credited until a second one arrives to make it whole. This one is still waiting for its partner at the Hall E window. Ref. CIBT-2994-CCEE-8		
30 Jun	Interest at 3.40% APY	+52,901	18,913,301
	Interest on the account was paid in full on the 30th, and the Bank's records show that it came from a source closed in 2993. No one at the Bank has been able to name the source. The interest is correct and has been left where it was paid. Ref. CIBT-2994-532B-6		

Closing balance, month by month

Highest 18,913,301 s · lowest 15,655,634 s



July 2993 June 2994

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 1663-9065 2994-06