CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Quill Umberfield
Unit 358, Pallas Ring 10

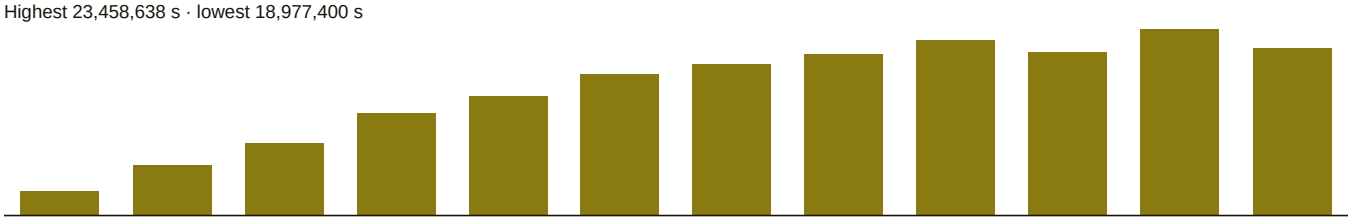
Account 8564-1663-9065
Period 1–31 August 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,458,638 s	**+234,209 s**	**-754,366 s**	**22,938,481 s**

Date	Description	Amount (s)	Balance (s)
10 Aug	Payroll credit: St. Catherine Bakeries	+167,743	23,626,381
	An earlier line showed this pay as the net figure when it was the gross. The payroll office has sent the calculation, which shows the difference as an allowance for 29 days of unpaid leave that was later cancelled. Ref. CIBT-3016-1339-0		
11 Aug	ATM withdrawal: Titan	-259,200	23,367,181
	The machine at Titan keeps the local day, so your withdrawal was logged there before the 11th had begun at the Head Office. The date on this line is ours; the time on the receipt is theirs. Ref. CIBT-3016-0DB8-0		
24 Aug	Transfer to own account: Titan	-317,866	23,049,315
	The Teller says you have never once come to the counter about a sundry in error, and that she has begun to suspect the errors are being kept back for you. She does not say which of you would mind more. Ref. CIBT-3016-D8BA-7		
26 Aug	ATM withdrawal: Titan	-172,800	22,876,515
	Withdrawals from Titan are charged in whole cycle, rounded up, while deposits there are rounded down, which the local office describes as balanced. The arrangement is the same for every customer, and it has been applied to your 8564-1663-9065 without exception. Ref. CIBT-3016-A42D-7		
28 Aug	Slippage fee (Titan, 5 transfers)	-4,500	22,872,015
	The crossing waited 28 days by the back gate of the sub-level, where the carts turn while the relay established whether its last transfer had been a crossing or a rumour. It had been a crossing, and the check has been entered as one. Ref. CIBT-3016-A045-0		
31 Aug	Interest at 3.40% APY	+66,466	22,938,481
	At 3.40% APY the day's interest came to 56 seconds and a part. The part was rounded down, as the rule requires for interest owed to a depositor, and up for interest owed by one. Ref. CIBT-3016-19E9-4		

Closing balance, month by month

Highest 23,458,638 s · lowest 18,977,400 s



September 3015 August 3016

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 3016-08