CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Prendergast
Unit 195, Pallas Ring 10

Account 8564-2007-7708
Period 1–30 June 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,752,093 s	**+866,901 s**	**-439,833 s**	**3,179,161 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	Slippage fee (Ganymede, 6 transfers)	-5,400	2,746,693
	The slippage to Ganymede is taken at the station's rate, which resets each time the station turns. The operator asks us to say that the turn itself is free, and that nobody has yet found a way to charge for it. Ref. CIBT-3023-A73D-9		
18 Jun	ATM withdrawal: Ganymede	-259,200	2,487,493
	The standing withdrawal of 3 Standard days is taken at Ganymede on the 18th of each quarter, always in the same notes and always by the same hand. The machine has been asked to vary the denomination, and has agreed to think about it. Ref. CIBT-3023-BEA0-8		
22 Jun	ATM withdrawal: Ganymede	-86,400	2,401,093
	The reconciliation of Ganymede's machines for the 22nd found 33 withdrawals too many and none too few. Yours was among the 33, and it is entered here so that the auditors can see which one it was. Ref. CIBT-3023-AF42-7		
27 Jun	Payroll credit: Phobos Drydock	+148,055	2,549,148
	Wages are rounded down to the whole second before they are credited, and the fraction goes to the employer's own rounding account. Phobos Drydock has asked that it be left there, and it is. Ref. CIBT-3023-9E31-6		
27 Jun	Transfer to joint account	-88,833	2,460,315
	A transfer from Ganymede reached the joint account after the holder there had gone to sleep. The branch kept the amount until its own morning and then forwarded it with a note of three words, which the Bank has filed under the mandate. Ref. CIBT-3023-6B63-5		
27 Jun	Deposit: Hall E	+707,838	3,168,153
	The coins on this slip were checked by the auditors against the window's own tally and found one short. The coin turned up under the blotter, where it had rolled, and the two counts now agree. Ref. CIBT-3023-1E66-6		
30 Jun	Interest at 4.80% APY	+11,008	3,179,161
	The Rate Committee sends the Bank one page each January. It says only "unchanged", in the same type as the year before. The page is filed with that year's interest, and has never once been needed, which the Committee regards as the point of it. Ref. CIBT-3023-51B0-6		

Closing balance, month by month

Highest 3,179,161 s · lowest 795,742 s



February 3023 June 3023

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  2007-7708  3023-06`