CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Prendergast
Unit 368, Pallas Ring 10

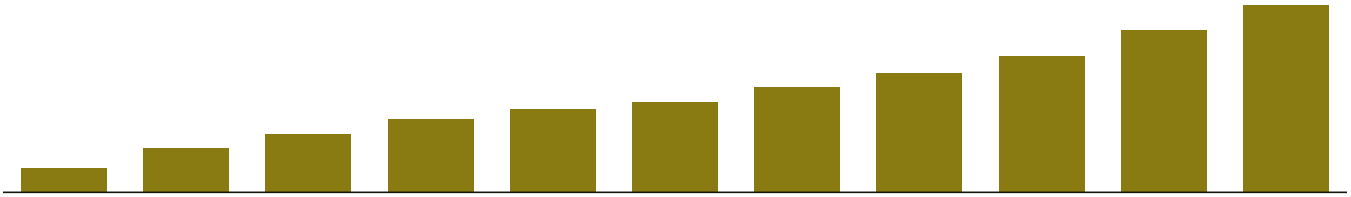
Account 8564-2007-7708
Period 1–31 December 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
6,330,710 s	**+1,436,497 s**	**-434,433 s**	**7,332,774 s**

Date	Description	Amount (s)	Balance (s)
11 Dec	ATM withdrawal: Ganymede	-259,200	6,071,510
	Phobos Drydock keeps a machine at its dock for staff paid before the end of a shift, and this withdrawal was of wages already credited to you. The Bank does not charge twice for money that was owed to you in the first place. Ref. CIBT-3023-2A6D-7		
18 Dec	Deposit: Hall E	+1,263,120	7,334,630
	Auditors' query: why is this deposit credited on a Sunday? The counter was open by special arrangement, the officer was on duty, and the holder had sealed the envelope on the Saturday and asked for it to be counted on the day the Bank keeps shut. The auditors found the request reasonable and have minuted it so. Ref. CIBT-3023-8EAA-5		
19 Dec	Transfer to joint account	-88,833	7,245,797
	The joint transfer is now paid through Phobos Drydock, which has asked to be named as a party to the mandate. The Bank declined, politely. Quill Kestrel signed the refusal, which the Bank keeps with the mandate. Ref. CIBT-3023-6F74-1		
24 Dec	Payroll credit: Phobos Drydock	+148,055	7,393,852
	The Phobos Drydock credit for the 24th was first shown at the previous month's rate, a figure the payroll office had sent in error and then sent again correctly. The corrected sum is the one on this line, and the earlier one has been cancelled. Ref. CIBT-3023-BF43-9		
30 Dec	ATM withdrawal: Ganymede	-86,400	7,307,452
	Note for the auditors: the withdrawal of One Standard day at Ganymede appears on the machine's log a few seconds past the hour and on the branch ledger at the hour. Both are correct. The machine keeps its own time, and the branch keeps the other. Ref. CIBT-3023-322A-6		
31 Dec	Interest at 4.80% APY	+25,322	7,332,774
	The usual fee on a balance of this size has been waived. Interest is paid from the first second of the period, and the custom of charging for it has been dropped from your account. Ref. CIBT-3023-0126-1		

Closing balance, month by month

Highest 7,332,774 s · lowest 795,742 s



February 3023 December 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  3023-12`