CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Prendergast
Unit 45, Pallas Ring 10

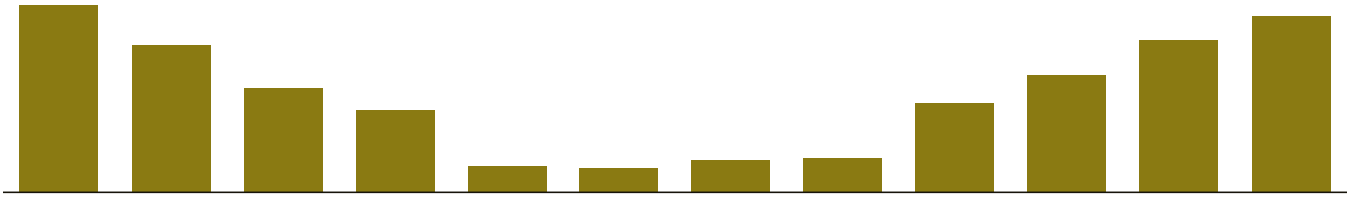
Account 8564-2007-7708
Period 1–30 June 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
10,710,403 s	**+773,616 s**	**-264,033 s**	**11,219,986 s**

Date	Description	Amount (s)	Balance (s)
08 Jun	ATM withdrawal: Callisto	-172,800	10,537,603
	The fee on a withdrawal at Callisto is charged on the sum rounded up to the next cycle, so 0.964 of a cycle taken from the machine is charged as a whole one. The charge is small, and the Bank has been asked not to make it larger. Ref. CIBT-3027-AF4B-7		
12 Jun	Transfer to joint account	-88,833	10,448,770
	The Callisto share reaches 8564-8672-8723 a day after it is sent, because that office counts its day from the dock and the dock has not yet agreed to stop. You do not mind the wait, and Quill Kestrel has set the calendar to it. Ref. CIBT-3027-D8D9-3		
15 Jun	Deposit: Hall E	+582,720	11,031,490
	Deposit by Phobos Drydock, made in a single transfer, which its pay office describes as a bonus for the period and asks us to credit without comment. The Bank has credited it without comment, and the pay office has written to say that this is the comment it expected. Ref. CIBT-3027-7D41-8		
16 Jun	Payroll credit: Phobos Drydock	+148,055	11,179,545
	The wage from Phobos Drydock is credited on the 16th and passed to your account the same day, with no receiving charge. The arrangement is older than the account, and nobody at Hall E has ever thought to ask for it to change. Ref. CIBT-3027-7A26-8		
16 Jun	Slippage fee (Callisto, 4 transfers)	-2,400	11,177,145
	The statement counted the crossing from Callisto as a crossing to it. Both stations are printed on the same board, so the mistake is an easy one to make; the direction has been corrected and the fee is unchanged. Ref. CIBT-3027-01A4-8		
30 Jun	Interest at 4.80% APY	+42,841	11,219,986
	Interest for the Pallas Ring 10 day was rounded to the nearest whole second at close, and the 0.986 left over is credited in the next period. It is the only interest on your statement paid in arrears, and the arrears have never reached a second. Ref. CIBT-3027-F8C8-3		

Closing balance, month by month

Highest 11,456,374 s · lowest 7,930,121 s



July 3026 June 3027

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 3027-06