CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Priya Prendergast
Unit 4, Pallas Ring 10

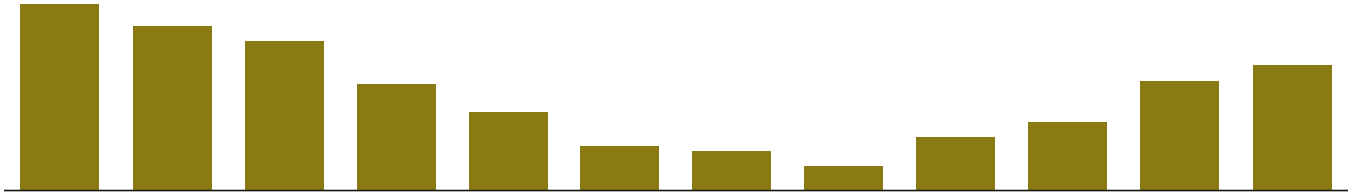
Account 8564-2007-7708
Period 1–31 July 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,685,809 s	**+748,954 s**	**-265,233 s**	**9,169,530 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	Deposit: Hall E	+566,156	9,251,965
	Phobos Drydock makes its share of the deposit in the same week as its wages, but it always comes last, folded inside the wrong envelope on purpose, as the clerk puts it, so that someone at the counter has something to do. Ref. CIBT-3029-0789-2		
10 Jul	Slippage fee (Phobos, 4 transfers)	-3,600	9,248,365
	A correction: the slippage on your transfer of the 10th was calculated from the day it was keyed, not the day it was sent. The two days are the same in every respect except the one that matters to the fee. Ref. CIBT-3029-C83F-0		
16 Jul	Transfer to joint account	-88,833	9,159,532
	Joint interest is rounded on the combined balance rather than on each holder's share, so a half-second that belongs to neither of them is simply not paid out. The Bank has never been asked to explain the sum, and has never offered to. Ref. CIBT-3029-477B-4		
17 Jul	ATM withdrawal: Phobos	-172,800	8,986,732
	A withdrawal of 2 Standard days at Phobos was made on a card whose number is one digit away from Account No. 0's. The machine paid it, the branch has no record of issuing the card, and the auditors have chosen, for the present, not to ask which digit. Ref. CIBT-3029-DF21-3		
18 Jul	Payroll credit: Phobos Drydock	+148,055	9,134,787
	"They pay you on the day," the officer says, "which is more than the lobby clock does for anyone." The remark is not entered anywhere, and the wage was posted on the 18th. Ref. CIBT-3029-04AD-9		
31 Jul	Interest at 4.80% APY	+34,743	9,169,530
	The posted rate is set to two places and the interest to the nearest second, and the balance on the statement is then rounded to the nearest five hundred seconds for the reader's convenience. That is why the top line is always a little kinder than the one below it. Ref. CIBT-3029-5E31-8		

Closing balance, month by month

Highest 10,950,475 s · lowest 6,211,962 s



August 3028 July 3029

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 3029-07