CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Esme Fennimore
Unit 213, Pallas Ring 10

Account 8564-2286-8708
Period 1–30 June 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
563,292,690 s	**+4,895,792 s**	**-27,504,897 s**	**540,683,585 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Slippage fee (Ganymede, 2 transfers)	-1,200	563,291,490
	Your 2 transfers were sent on time but arrived 30 days apart, because the second relay will not take a second transfer from the same branch on the same day. It follows this rule and has not yet explained it. Ref. CIBT-3012-0635-4		
08 Jun	Transfer to own account: Ganymede	-27,227,385	536,064,105
	Under the small-sums rule a charge below one cycle is rounded to nothing, and a charge above that line to the whole cycle. This one was 0.964 over the line, so it was charged in full, which the Bank considers the fairer way round. Ref. CIBT-3012-77F1-7		
20 Jun	Payroll credit: Interworld Post	+3,299,797	539,363,902
	The credit from Interworld Post agrees with the advice to the second. It has been checked twice, the second check made out of boredom at the window, which is the only kind of check that is never skipped. Ref. CIBT-3012-7850-0		
23 Jun	Temporal Health Plan	-17,112	539,346,790
	Interworld Post pays the premium for your cover, and the plan tells you each year which share is the firm's. This year the firm's share was a third of the premium, a proportion the plan has not seen changed since 3010. Ref. CIBT-3012-72F9-0		
28 Jun	ATM withdrawal: Ganymede	-259,200	539,087,590
	Asked to confirm the withdrawal at Ganymede, you gave the same answer twice. The Teller describes this as the only sensible reply the machine has ever been given. Ref. CIBT-3012-D399-1		
30 Jun	Interest at 3.40% APY	+1,595,995	540,683,585
	Interest for 30 days was held across the partition that divides the concourse from the strongroom until the rate could be confirmed, since the Bank will not credit at a rate it has not yet seen posted. The rate was confirmed on the 30th, and the interest was paid in full, seconds and all. Ref. CIBT-3012-664E-7		

Closing balance, month by month

Highest 576,547,483 s · lowest 540,683,585 s



July 3011 June 3012

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 2286-8708 3012-06