CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Esme Fennimore
Unit 174, Pallas Ring 10

Account 8564-2286-8708
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
540,683,585 s	**+4,831,733 s**	**-12,628,924 s**	**532,886,394 s**

Date	Description	Amount (s)	Balance (s)
12 Jul	Slippage fee (London Sector, 5 transfers)	-3,000	540,680,585
	Interworld Post's remittance clerk rounds each crossing to the nearest ten seconds, so every transfer arrives a little short, and the difference comes to 1,200 seconds. The clerk asks that this be recorded as a discount, and the Bank has recorded it as a difference. Ref. CIBT-3012-C627-4		
17 Jul	Temporal Health Plan	-19,668	540,660,917
	Monthly premium, paid by standing instruction on the 17th since 3009. The sum has not moved, and the plan says it will not move while the instruction stands, which it calls a promise and not a policy. Ref. CIBT-3012-7C82-6		
19 Jul	Payroll credit: Interworld Post	+3,299,797	543,960,714
	The amount is less than last month, since Interworld Post has moved part of its payroll to London Sector, where it is paid in days and converted on arrival. Ref. CIBT-3012-E2CB-0		
24 Jul	Transfer to own account: London Sector	-12,347,056	531,613,658
	Each month you pay a sundry for a second copy of the mandate, which nobody has asked for. The officer offers to withdraw it, and you say a second copy is what a mandate is for. The sundry is filed under the first copy, where it cannot be argued with. Ref. CIBT-3012-440C-7		
29 Jul	ATM withdrawal: London Sector	-259,200	531,354,458
	A withdrawal of 3 Standard days keyed at London Sector on the 29th is dated the following day, since the machine keeps the concourse's day and not the counter's. Nothing is owed on the difference, and the interest runs from the day of the request. Ref. CIBT-3012-791A-4		
31 Jul	Interest at 3.40% APY	+1,531,936	532,886,394
	Interest for 30 days was held because the courier carrying the rate sheet to London Sector was delayed on the road by a storm. The interest was paid in full, at the same rate, when the sheet arrived. Ref. CIBT-3012-AA03-7		

Closing balance, month by month

Highest 576,547,483 s · lowest 532,886,394 s



August 3011 July 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.

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