CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Elif Tranter
Unit 97, Pallas Ring 10

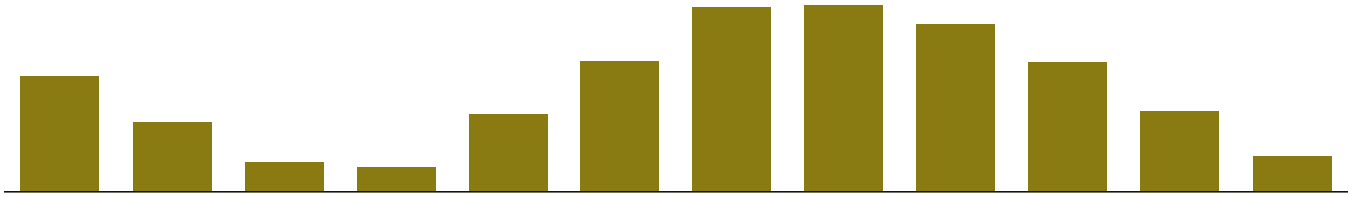
Account 8564-2365-6607
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,000,392,930 s	**+3,084,544 s**	**-161,790,687 s**	**841,686,787 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Memory Vault: box 60-017, quarter	-259,200	1,000,133,730
	A custodian was asked to describe box 60-017 for the audit, and said it had a dent in one corner, which was recorded. Asked when the dent had appeared, the custodian said it had been there since the box was first brought down, and that it had been polite about it. Ref. CIBT-3003-0077-4		
04 Jul	Transfer to own account: Kepler Ring	-161,530,287	838,603,443
	Under the small-sums rule a charge below one turn is rounded to nothing, and a charge above that line to the whole turn. This one was 0.942 over the line, so it was charged in full, which the Bank considers the fairer way round. Ref. CIBT-3003-25AE-5		
07 Jul	Slippage fee (Kepler Ring, 2 transfers)	-1,200	838,602,243
	The last line charged 0.30 s for each of 2 crossings, where the schedule charges that rate once for a day's first crossing and a lower rate after. The later crossings were charged in full in error; the difference of 1,500 s has been credited below. Ref. CIBT-3003-2D84-4		
31 Jul	Interest at 3.70% APY	+3,084,544	841,686,787
	Interest under one second in a period is not paid out but added to the rounding account, which has never been drawn on and is not expected to be. This period's figure fell short of a whole second by a fraction, and the fraction has been kept there on your behalf. Ref. CIBT-3003-2E35-1		

Closing balance, month by month

Highest 1,367,760,142 s · lowest 803,966,764 s



August 3002 July 3003

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 2365-6607 3003-07