CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Uma Prendergast-Juvonen
Unit 178, Pallas Ring 10

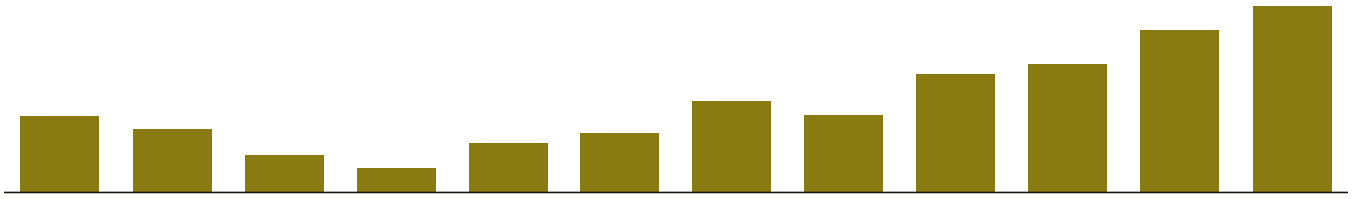
Account 8564-2545-8564
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,197,709 s	**+2,030,338 s**	**-459,855 s**	**31,768,192 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Deposit: Hall E	+1,597,771	31,795,480
	A deposit posted in whole cycles was corrected to the nearest one on the next statement, and the difference of 0.971 is shown there in brackets. Brackets are how the Bank says a sum was never really yours, so you may wish to ignore them. Ref. CIBT-3003-D569-0		
08 Jul	Transfer to joint account	-200,655	31,594,825
	The standing-order fee has been dropped for this period, the joint account having been the first in the branch to use the new form. The Bank does not charge for being first, and the holders have decided to be first again next year. Ref. CIBT-3003-9D43-6		
12 Jul	Payroll credit: the Ceres Ring Assay Office	+334,425	31,929,250
	Auditors' sample: the Ceres Ring Assay Office pay for 3 periods matches the remitter's advice to the second, with one exception. That credit posted a day early because the remitter's office kept a holiday the Bank had not been told about, and the holiday has since been written into the calendar. Ref. CIBT-3003-3A14-5		
26 Jul	ATM withdrawal: Europa	-259,200	31,670,050
	The concourse staff call the machine at Europa by a name the Bank does not record. The Teller asks that you be told, in confidence, that the name is affectionate. Ref. CIBT-3003-DF00-2		
31 Jul	Interest at 3.90% APY	+98,142	31,768,192
	Interest accrued across 28 days of the rate change and was worked out in two parts, the old rate and the new, each rounded to the second before they were added. The two roundings differ by 300 seconds, and the Bank has noted the difference and kept the lower figure. Ref. CIBT-3003-4F00-6		

Closing balance, month by month

Highest 31,768,192 s · lowest 21,163,985 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 2545-8564 3003-07