CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Pax Wetherby
Unit 375, Pallas Ring 10

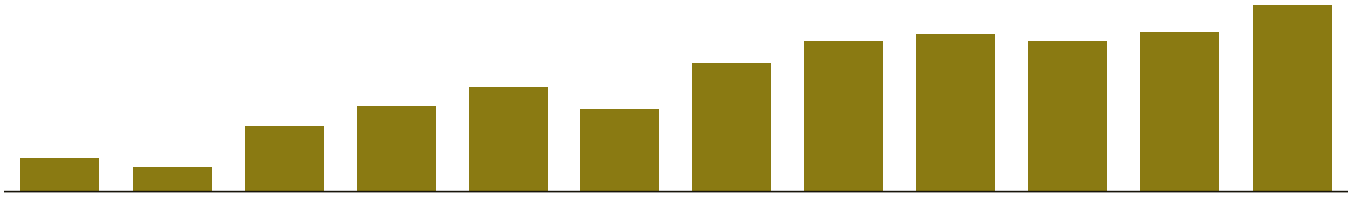
Account 8564-2680-9708
Period 1–31 July 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
95,951,019 s	**+3,536,258 s**	**-429,697 s**	**99,057,580 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Transfer to joint account	-429,697	95,521,322
	A joint transfer is rounded at the mandate's percentage before the sum is divided, so the holders' shares are settled first and the rounding is paid by whichever share is smaller. This month that was Soren Fothergill's, by 0.970, and it was mentioned at the counter without complaint. Ref. CIBT-2991-4288-7		
22 Jul	Payroll credit: Interworld Post	+716,163	96,237,485
	Pay for the last 30 Standard days was rounded to the nearest five seconds, the figure the employer's office has always used. The Bank's own rule would have rounded it down. The contract names the employer's rule, and the Bank has applied it. Ref. CIBT-2991-040F-1		
27 Jul	Deposit: Hall E	+2,500,259	98,737,744
	An earlier line described this as a deposit to 8564-1708-9476. It went to yours. The depositor wrote the account number in the wrong column of the slip, and the officers have said the column is not to blame, though they would have preferred it were. Ref. CIBT-2991-A133-9		
31 Jul	Interest at 4.00% APY	+319,836	99,057,580
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 31st, and the statement shows it earning from that day and no other. Ref. CIBT-2991-31E0-0		

Closing balance, month by month

Highest 99,057,580 s · lowest 80,460,545 s



August 2990 July 2991

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 2680-9708 2991-07