CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Pax Wetherby
Unit 219, Pallas Ring 10

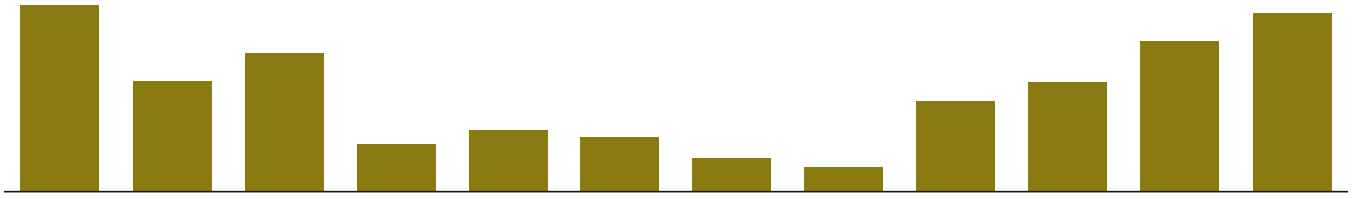
Account 8564-2680-9708
Period 1–30 September 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
109,204,568 s	**+2,650,292 s**	**-606,097 s**	**111,248,763 s**

Date	Description	Amount (s)	Balance (s)
03 Sep	Transfer to joint account	-429,697	108,774,871
	The 3rd transfer to 8564-1708-9476 waited 30 days at Kepler Ring because the local office's stamp had been lent to a neighbouring station for the week. It came back by the first post that could carry it, and the transfer went through the same afternoon. Ref. CIBT-3003-6AE4-8		
04 Sep	ATM withdrawal: Kepler Ring	-172,800	108,602,071
	On Kepler Ring a withdrawal is recorded when the cash leaves the dispenser, not when the card goes in, so the figure can be a second later than the one you saw on the screen. The dispenser is the authority on that world, and the Bank has accepted its figure. Ref. CIBT-3003-7467-4		
14 Sep	Deposit: Hall E	+2,286,277	110,888,348
	Deposit rounded to the nearest whole turn before it was credited, as the rounding rule requires for cash received in turns. The 0.994 that did not fit has been kept at the counter in a small envelope, labelled with your account number. Ref. CIBT-3003-1A44-6		
15 Sep	Slippage fee (Kepler Ring, 6 transfers)	-3,600	110,884,748
	Charged at 0.30 s per Standard day across the period in which your transfers crossed between branches whose clocks disagree. An officer has noted that 6 of these transfers were automatic and suggests consolidating them; doing so would have saved 1,800 seconds this month. Ref. CIBT-3003-6300-9		
30 Sep	Interest at 4.00% APY	+364,015	111,248,763
	A balance of this size earns 0.965 of a second more than the statement shows. The rounding is in your favour, and the Bank has taken the trouble to say so. Ref. CIBT-3003-5A3D-5		

Closing balance, month by month

Highest 111,875,172 s · lowest 99,768,185 s



October 3002 September 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 2680-9708 3003-09