CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 196, Pallas Ring 10

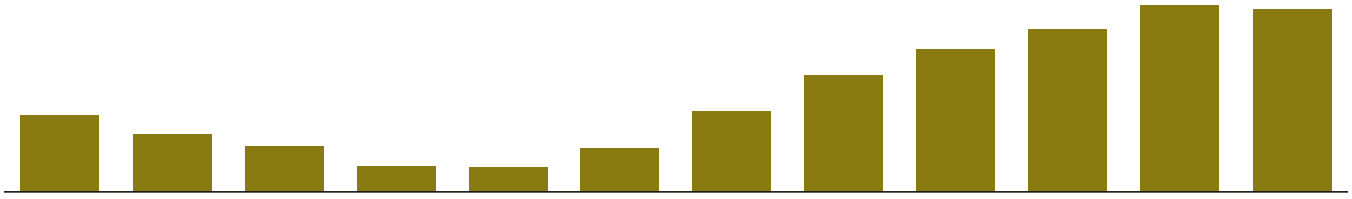
Account 8564-4142-8708
Period 1–31 May 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
209,412,665 s	**+1,802,382 s**	**-2,983,713 s**	**208,231,334 s**

Date	Description	Amount (s)	Balance (s)
11 May	Payroll credit: Harbourfront Shipping	+1,104,340	210,517,005
	When a wage is paid in halves of a day, the half left over goes to whichever pay period is the shorter. This month is the shorter one, so the 0.940 is yours, and it has been posted to you. Ref. CIBT-2953-58CC-4		
15 May	Turbulence Cover	-21,361	210,495,644
	The premium on the last statement was calculated on the route's old length, before the lakes were redrawn on the chart. It has been restated on the present distance, and the difference of 0.30 s is credited on its own line. Ref. CIBT-2953-A0C4-3		
21 May	Slippage fee (Oakland Sector, 9 transfers)	-8,100	210,487,544
	The transfer waited 31 Standard days at Oakland Sector while a carrier was cleared through the lock, and the fee covers only the seconds lost in motion. Ref. CIBT-2953-B24D-7		
28 May	Transfer to own account: Oakland Sector	-2,954,252	207,533,292
	Sundries that cross a clock boundary are rounded up, and those that do not are rounded to the nearest second. This one crossed. The 0.980 has been added, and the Bank has noted that the crossing was made on purpose. Ref. CIBT-2953-A9D1-0		
31 May	Interest at 4.00% APY	+698,042	208,231,334
	The Authority's reference second was adopted in the middle of the period, and the interest after the change was calculated on it. The officer explained this at length, and you asked only which half of the month had belonged to the Authority, which the officer could not say. Ref. CIBT-2953-E6B6-4		

Closing balance, month by month

Highest 209,412,665 s · lowest 161,705,785 s



June 2952 May 2953

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 4142-8708 2953-05