CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 365, Pallas Ring 10

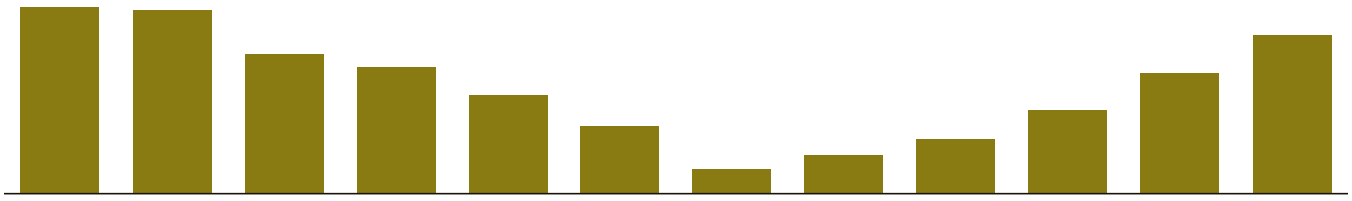
Account 8564-4142-8708
Period 1–30 June 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
99,353,743 s	**+9,629,463 s**	**-17,590 s**	**108,965,616 s**

Date	Description	Amount (s)	Balance (s)
05 Jun	Turbulence Cover	-12,190	99,341,553
	Phobos keeps its own weather record for the cover, kept in a ledger that is read aloud each morning so that travellers can hear what they are insured against. The reading for the day of your crossing was "mild". Ref. CIBT-2977-D041-4		
07 Jun	Payroll credit: Harbourfront Shipping	+1,104,340	100,445,893
	Pay from Harbourfront Shipping at Phobos was converted on the day the crew came off the line. The local office considers that the day of the wage, and the Bank considers it the day the wage could be proved. Both views are on file. Ref. CIBT-2977-6D2A-4		
12 Jun	Deposit: Hall E	+8,193,944	108,639,837
	Note for the auditors: the fraction of 0.941 left over from this deposit is kept in the counter's tray at the holder's request, not credited. The tray has been counted, and the fraction is where the tray says it is. Ref. CIBT-2977-9467-5		
22 Jun	Slippage fee (Phobos, 6 transfers)	-5,400	108,634,437
	The office at Harbourfront Shipping asked for its transfers to be queued overnight, so that they would cross in the quiet hours. They did, and the fee is lower by 600 seconds, which the office has entered in its own books as an economy. Ref. CIBT-2977-0658-8		
30 Jun	Interest at 4.00% APY	+331,179	108,965,616
	Interest was calculated on the Standard day and paid on the local day at Phobos, which runs 29 days longer in the warm season. Nobody has been asked to explain the extra days, and the Bank does not charge for them on the ground that they are already paid. Ref. CIBT-2977-8885-8		

Closing balance, month by month

Highest 116,322,098 s · lowest 74,604,160 s



July 2976 June 2977

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 2977-06