CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 220, Pallas Ring 10

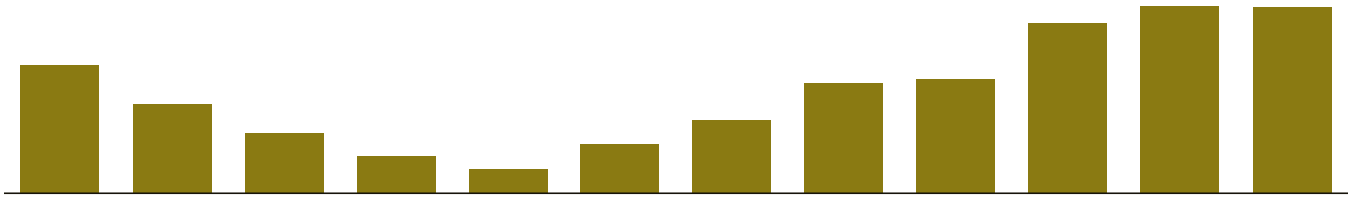
Account 8564-4142-8708
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
139,228,497 s	**+1,568,434 s**	**-1,829,303 s**	**138,967,628 s**

Date	Description	Amount (s)	Balance (s)
05 Jun	Transfer to own account: Titan	-1,800,849	137,427,648
	The annual fee for reviewing your safe-deposit terms, charged on the 5th each year. The review found the terms unchanged, which is the usual result and the one the Bank hopes for. Ref. CIBT-3003-5945-3		
24 Jun	Payroll credit: Harbourfront Shipping	+1,104,340	138,531,988
	No charge was made on the Harbourfront Shipping wages arriving on a day the Bank was closed. The Bank does not charge for money that arrives when it is itself shut, and it does not regard this as a favour. Ref. CIBT-3003-BCE3-1		
25 Jun	Turbulence Cover	-23,054	138,508,934
	Turbulence is measured in whole cycles on the route's gauge and rounded up before it is charged, but rounded down when it is paid back. The carrier calls the rounding symmetrical. The Bank calls it the gauge. Ref. CIBT-3003-863A-4		
29 Jun	Slippage fee (Titan, 6 transfers)	-5,400	138,503,534
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-3003-8D17-6		
30 Jun	Interest at 4.00% APY	+464,094	138,967,628
	Interest of 54 seconds fell on the wrong side of the period's close and has been placed at the start of the next line, where it belongs. The rest of the figure is correct to the second. Ref. CIBT-3003-7A48-6		

Closing balance, month by month

Highest 139,228,497 s · lowest 98,385,700 s



July 3002 June 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 4142-8708 3003-06