CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Wetherby
Unit 206, Pallas Ring 10

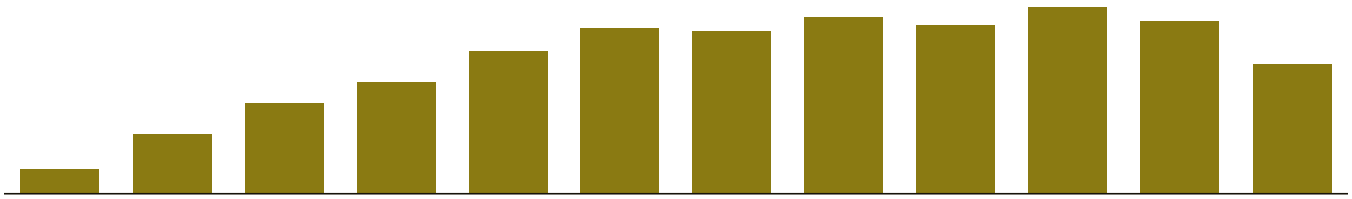
Account 8564-4205-5708
Period 1–31 July 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,974,388,459 s	**+17,853,803 s**	**-168,783,191 s**	**2,823,459,071 s**

Date	Description	Amount (s)	Balance (s)
09 Jul	Temporal Health Plan	-28,314	2,974,360,145
	The reimbursement on your last statement was reckoned at a rate that was superseded at the start of the month. The rate in force on the day of treatment has been applied, and the difference of 28,314 is credited on this line. Ref. CIBT-3002-DE14-5		
14 Jul	Transfer to own account: Callisto	-168,665,477	2,805,694,668
	The sundry was posted on the 14th and cleared on the 14th. The gap was the time the desk took to locate its own form, which had been filed under the wrong week. Ref. CIBT-3002-7F90-7		
23 Jul	Payroll credit: the Ceres Ring Assay Office	+7,443,444	2,813,138,112
	Wages from the Ceres Ring Assay Office for the period ending on the 23rd of the month. The employer's payroll office files in its own local time, which is why this credit appears to arrive before it was sent. It did not; see clause 1.2 of your terms. Ref. CIBT-3002-EC36-8		
24 Jul	Slippage fee (Callisto, 5 transfers)	-3,000	2,813,135,112
	A waiver for the slippage on 5 transfers appears on this statement because the auditors asked for one, having found no other way of accounting for the seconds. Ref. CIBT-3002-79F9-6		
30 Jul	ATM withdrawal: Callisto	-86,400	2,813,048,712
	You draw One Standard day at Callisto on the 30th of every month, and the machine has begun to offer it before you have touched the keys. The custodian reports this as a courtesy of the machine's, not of the Bank's. Ref. CIBT-3002-F02B-1		
31 Jul	Interest at 4.20% APY	+10,410,359	2,823,459,071
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-3002-8A29-5		

Closing balance, month by month

Highest 3,022,797,427 s · lowest 2,453,524,469 s



August 3001 July 3002

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 4205-5708 3002-07