CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Jaramillo
Unit 137, Pallas Ring 10

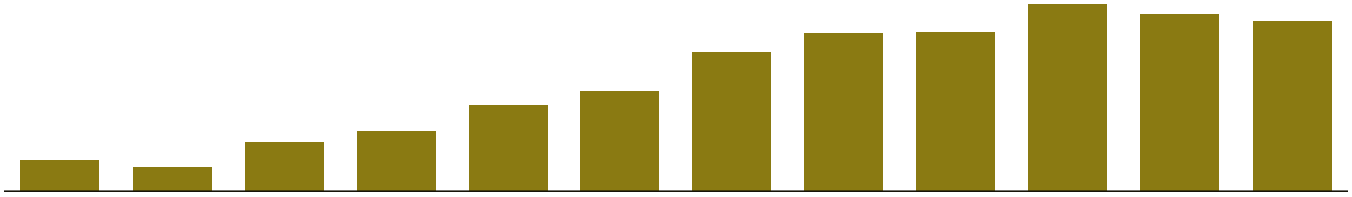
Account 8564-4510-5708
Period 1–31 July 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
42,184,215 s	**+371,394 s**	**-793,022 s**	**41,762,587 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Slippage fee (Ganymede, 7 transfers)	-4,200	42,180,015
	Slippage is charged in whole seconds, rounded down at each crossing and up once at the close of the period. This month the rounding came to 1,200 seconds in your favour, and the Bank has kept the difference as the rules provide. Ref. CIBT-2976-AB8A-8		
16 Jul	Transfer to own account: Ganymede	-788,822	41,391,193
	A refund of 788,822 was held for 29 days at Ganymede while the local office checked whether the refund had been asked for, and it had, twice, by two different people who were both you. Ref. CIBT-2976-95E8-1		
17 Jul	Payroll credit: Interworld Post	+255,388	41,646,581
	At Ganymede the wages go out before the local calendar is agreed, so the Bank posts them in pencil until the office confirms the date. The date has been confirmed; the Bank has not yet changed the pencil to ink. Ref. CIBT-2976-5E1F-7		
31 Jul	Interest at 3.30% APY	+116,006	41,762,587
	The branch has no record of who first asked for interest to be calculated in seconds rather than days. The teller says it was a customer, and that the customer has since been paid. Ref. CIBT-2976-453C-9		

Closing balance, month by month

Highest 42,751,907 s · lowest 32,966,232 s



August 2975 July 2976

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 4510-5708 2976-07