CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 215, Pallas Ring 10

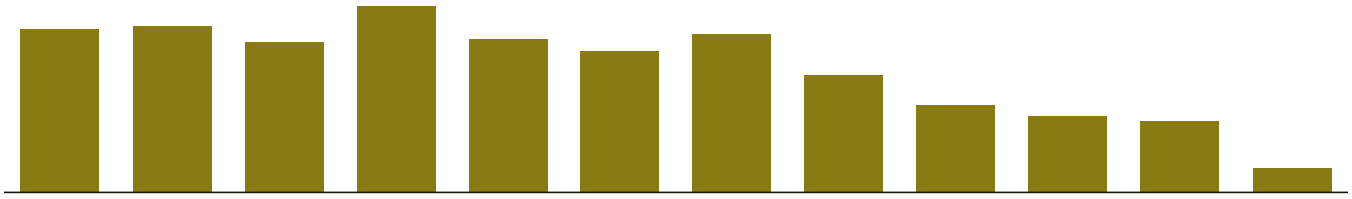
Account 8564-4635-4321
Period 1–31 July 2945
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,500,826 s	**+230,826 s**	**-1,388,719 s**	**17,342,933 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Payroll credit: Brymar College	+172,241	18,673,067
	Your pay was delayed 28 days because the employer's office was waiting for its own auditors, who were in another sector and expected to finish their session on the 1st. They finished, and the pay followed them. Ref. CIBT-2945-BCAD-8		
11 Jul	Slippage fee (Kepler Ring, 8 transfers)	-4,800	18,668,267
	Your 8 crossings this month were all made the day before a correction at the Kepler Ring relay. Whether that is luck or foresight is not for the Bank to settle, and the fee has been charged either way. Ref. CIBT-2945-D8E1-4		
28 Jul	Transfer to own account: Kepler Ring	-1,383,919	17,284,348
	The adjustment was made at the request of a customer standing at the window, whose instruction the officer has recorded as "please, if it is no trouble". It was no trouble. Ref. CIBT-2945-B382-5		
31 Jul	Interest at 3.80% APY	+58,585	17,342,933
	The rate this month is 3.80% APY, the same as last month's. It is the only figure on the statement that has not moved, and it is the one you have asked about. Ref. CIBT-2945-0CA8-8		

Closing balance, month by month

Highest 21,389,070 s · lowest 17,342,933 s



August 2944 July 2945

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 4635-4321 2945-07