CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Jaramillo
Unit 376, Pallas Ring 10

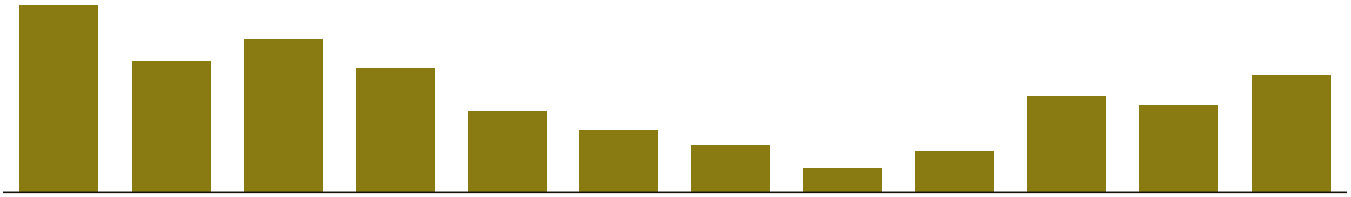
Account 8564-4635-4321
Period 1–31 July 2946
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,211,873 s	**+950,526 s**	**-370,828 s**	**14,791,571 s**

Date	Description	Amount (s)	Balance (s)
13 Jul	Payroll credit: Brymar College	+172,241	14,384,114
	The 0.30 s handling charge on the Brymar College credit has been waived. The waiver was decided on the day the wage arrived, a little before the employer's own office had finished deciding its figure, so it stands as the earlier of the two decisions. Ref. CIBT-2946-E79E-3		
14 Jul	ATM withdrawal: Europa	-259,200	14,124,914
	The machine pays out in whole units of cycle and keeps the fraction, which is returned to the account at the next close. On the 14th the fraction was 0.991 cycle, and it has been added to your balance. Ref. CIBT-2946-082A-2		
15 Jul	ATM withdrawal: Europa	-86,400	14,038,514
	The Teller weighed the cash in her palm before she counted it, which she does not usually do, and said it weighed exactly what it should. She was not sure whether this was a compliment to the cash. Ref. CIBT-2946-A2D2-6		
16 Jul	Turbulence Cover	-18,028	14,020,486
	Note for the auditors: the lakes surcharge was computed from the carrier's timetable, not its log, and the two were checked against each other in the presence of the carrier's clerk. Ref. CIBT-2946-6017-9		
21 Jul	Deposit: Hall E	+733,281	14,753,767
	The notes had been kept between two pages of an almanac for most of the quarter, and the Teller can smell it. She counts them anyway and writes "aired" in the margin, which is the nearest the window has ever come to an opinion on a holding. Ref. CIBT-2946-1C63-4		
28 Jul	Slippage fee (Europa, 8 transfers)	-7,200	14,746,567
	Transfers to the Memory Vault sub-level cross no relay at all, yet the fee is charged on them anyway, the Vault's clock being the only one in the Bank that keeps step with nobody. The Vault has asked that this be stated plainly. Ref. CIBT-2946-7C79-7		
31 Jul	Interest at 3.80% APY	+45,004	14,791,571
	Hall E pays interest in the local day, and the Europa branch pays it in its own, so a month at one counter runs 28 days longer than a month at the other. The Bank does not reconcile this, and is at peace with it. Ref. CIBT-2946-6BB0-7		

Closing balance, month by month

Highest 16,137,323 s · lowest 12,990,495 s



August 2945 July 2946

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 2946-07