CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 371, Pallas Ring 10

Account 8564-4635-4321
Period 1–31 July 2956
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,876,022 s	**+1,072,010 s**	**-280,569 s**	**20,667,463 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Slippage fee (Bronx Sector, 9 transfers)	-5,400	19,870,622
	Crossings from Titan are reckoned on the lake's tide, so the fee is lowest at high water and highest on the ebb. The Bank has not decided whether to charge the difference or wait for the tide to make up its mind. Ref. CIBT-2956-F9B2-7		
09 Jul	Deposit: Hall E	+1,009,070	20,879,692
	Mara Delacroix-Mbeki counts the envelope twice and says the second count is for the envelope, which has waited longer than the money. Ref. CIBT-2956-FDD7-5		
14 Jul	ATM withdrawal: Bronx Sector	-259,200	20,620,492
	The 0.30 s charge on this withdrawal has not been taken. It fell due on the 14th, and on reflection the Bank decided that a fee on an amount this small would inconvenience everyone concerned, including the fee. Ref. CIBT-2956-CFB0-5		
22 Jul	Turbulence Cover	-15,969	20,604,523
	A revolving door at the Hall E concourse caused the delay on the 22nd, which the carrier's log describes as a passenger caught in a gust. The door has been entered as the carrier and the passenger as the cover. Ref. CIBT-2956-C4B4-1		
31 Jul	Interest at 3.80% APY	+62,940	20,667,463
	On Titan the interest is paid in the currency the lake is running at that season, and the Teller checks the figure against the tide before she reads it out. Ref. CIBT-2956-E73C-6		

Closing balance, month by month

Highest 21,473,190 s · lowest 17,755,321 s



August 2955 July 2956

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.

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