CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Jaramillo
Unit 98, Pallas Ring 10

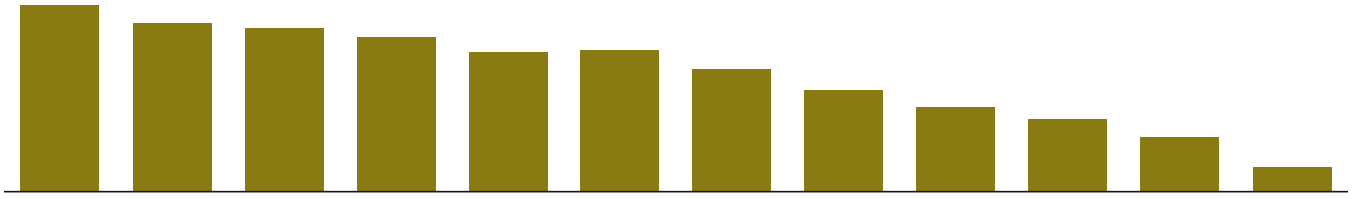
Account 8564-4635-4321
Period 1–31 July 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,727,174 s	**+237,877 s**	**-2,260,757 s**	**18,704,294 s**

Date	Description	Amount (s)	Balance (s)
14 Jul	Turbulence Cover	-8,996	20,718,178
	A holder asked whether the policy covered a delay that ran in the direction of travel. The Teller said it did, and that the delay had been, on the whole, the right way round. Ref. CIBT-2965-AACD-9		
20 Jul	Payroll credit: Brymar College	+172,241	20,890,419
	A wage credit from Brymar College posted on the 20th belonged to the period before the last. The employer has sent a corrected schedule, and the entry has been moved to the period it belongs to. This month's figure stands as it was. Ref. CIBT-2965-FF48-2		
26 Jul	Transfer to own account: Mars Station	-2,246,361	18,644,058
	A refund of 2,246,361 came in from Tamsin Zamora-Grisolm in a bread tin lined with tissue, with a note reading only "for the coffee". The Bank has posted it under refunds, since the coffee was never bought at the counter, and the officer has asked Tamsin Zamora-Grisolm whether the coffee was worth it. Ref. CIBT-2965-4A49-0		
28 Jul	Slippage fee (Mars Station, 6 transfers)	-5,400	18,638,658
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-2965-5FC0-2		
31 Jul	Interest at 3.80% APY	+65,636	18,704,294
	The interest on the 31st was reversed because a digit in the rate had been read from the wrong column of the schedule. The correct figure is 3.80% APY, the difference has been credited with a note, and the column has been labelled, in case anyone else reads it that way. Ref. CIBT-2965-E987-1		

Closing balance, month by month

Highest 29,681,045 s · lowest 18,704,294 s



August 2964 July 2965

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 2965-07