CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Jaramillo
Unit 237, Pallas Ring 10

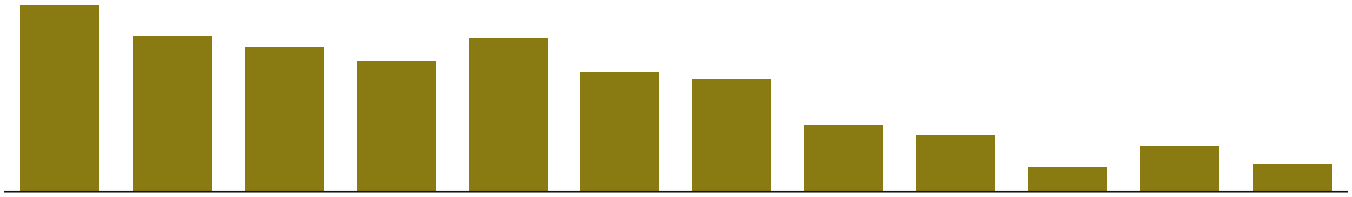
Account 8564-4635-4321
Period 1–31 August 2968
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,375,571 s	**+224,096 s**	**-798,622 s**	**15,801,045 s**

Date	Description	Amount (s)	Balance (s)
09 Aug	Payroll credit: Brymar College	+172,241	16,547,812
	The payroll office has written to ask whether the Bank can confirm your wage without first confirming your name. The Teller has confirmed both. She says the first was harder. Ref. CIBT-2968-079E-6		
09 Aug	Turbulence Cover	-16,259	16,531,553
	Every premium is paid in exact coin, counted out on the counter in the order the policy lists its routes, which the underwriters say makes the carrier's manifest easier to read. Ref. CIBT-2968-05EE-6		
14 Aug	Transfer to own account: Mars Station	-521,363	16,010,190
	A sundry on the 14th was raised by a holder whose name the system did not recognise, against an account the ledger lists as having no holder at all. The sum has been paid to the account, and the account has been left as it was found. Ref. CIBT-2968-8BAB-0		
16 Aug	ATM withdrawal: Mars Station	-259,200	15,750,990
	Over 2 visits to the machine at Mars Station you have taken the same 3 Standard days and stood the same distance from it. The Bank has recorded the distance and does not propose to alter it. Ref. CIBT-2968-24C5-9		
29 Aug	Slippage fee (Mars Station, 2 transfers)	-1,800	15,749,190
	Transfers from Mars Station are charged at the rate of the world they left, not the one they reached. The relay has asked that this be made clear, and the Bank has made it clear by printing both rates side by side, in a smaller type than the fee. Ref. CIBT-2968-D19E-0		
31 Aug	Interest at 3.80% APY	+51,855	15,801,045
	You have never once checked the interest line on the day the statement arrives. You check it on the day it is posted instead. The Bank has adjusted its posting schedule to match, and you have not been told. Ref. CIBT-2968-9F18-9		

Closing balance, month by month

Highest 20,878,013 s · lowest 15,689,896 s



September 2967 August 2968

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 2968-08