CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Jaramillo
Unit 114, Pallas Ring 10

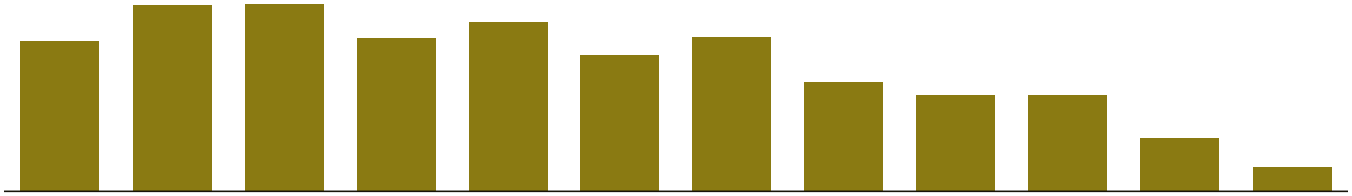
Account 8564-4635-4321
Period 1–31 July 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,372,511 s	**+246,253 s**	**-1,477,259 s**	**22,141,505 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Slippage fee (Titan, 5 transfers)	-3,000	23,369,511
	A fee of 0.30 s is drawn each month for the crossing of a single transfer. It is sent on the first of the month to 8564-8012-9779 and returned on the fifteenth to 8564-4635-4321, so the fee is paid twice and the money once. The Bank has described this arrangement to you in writing, and you have described it back, correctly. Ref. CIBT-2976-493F-6		
04 Jul	Turbulence Cover	-22,304	23,347,207
	Turbulence Cover renewal, due on the 4th and paid from your 8564-4635-4321. The policy has been renewed 6 times since 2973, and the underwriters describe the arrangement as customary. Ref. CIBT-2976-CA71-2		
09 Jul	Payroll credit: Brymar College	+172,241	23,519,448
	The Brymar College station at Titan pays its staff in rotation, so this credit arrives half a period early and next month's will arrive half a period late. The two cancel out. The Bank has checked the sum twice. Ref. CIBT-2976-36D3-0		
12 Jul	Transfer to own account: Titan	-1,192,755	22,326,693
	The bench in the Hall E lobby belongs to the lobby, not to you, and the Bank's surveyors have been asked to confirm it. The upkeep charge of 0.30 s is paid anyway, because you asked for it to be, and the bench has never once been empty when you arrived to sit on it. Ref. CIBT-2976-4D33-8		
28 Jul	ATM withdrawal: Titan	-259,200	22,067,493
	The machine at Titan was closed for repairs that morning, and the cash was counted out at the concourse counter instead. The counter's stamp is on the receipt, and the fee is charged at the machine's rate, which the counter had adopted. Ref. CIBT-2976-5B46-1		
31 Jul	Interest at 3.80% APY	+74,012	22,141,505
	The rate on the 31st line was printed as APR, the measure for an account that compounds by the month, when this account compounds by the second. The figure is 3.80% APY, the interest has been worked again from it, and the difference is credited below. Ref. CIBT-2976-E499-1		

Closing balance, month by month

Highest 29,142,002 s · lowest 22,141,505 s



August 2975 July 2976

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 2976-07