CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Jaramillo
Unit 79, Pallas Ring 10

Account 8564-4635-4321
Period 1–31 July 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
26,127,474 s	**+254,978 s**	**-1,186,531 s**	**25,195,921 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Payroll credit: Brymar College	+172,241	26,299,715
	The handling fee on the wages from Brymar College is 0.30 seconds, the same as on every other payment this year. The desk has never raised it, and no one there can say who set it. Ref. CIBT-2987-778D-2		
03 Jul	Slippage fee (Io, 1 transfers)	-900	26,298,815
	Nothing is charged for the 28 days your 1 transfers spent in the Io queue. The fee is for the crossing, which took 0.30 s, and for nothing else, as the terms require. Ref. CIBT-2987-7534-9		
10 Jul	ATM withdrawal: Io	-86,400	26,212,415
	The auditors sampled this withdrawal at Io. The cash in the machine agreed with its log to the note, and they have asked the machine to print the log with the receipt in future. It has declined, on the grounds that nobody reads logs. Ref. CIBT-2987-35C1-8		
27 Jul	ATM withdrawal: Io	-86,400	26,126,015
	Two withdrawals made in the same minute at Io were rounded separately, so each was rounded at a different second. The Bank has added the two back together, and the total is the figure the machine paid out. Ref. CIBT-2987-E307-1		
28 Jul	Transfer to own account: Io	-1,012,831	25,113,184
	The expense claim you filed from Io has been settled through Brymar College, at the posted rate on the day it was approved, not the day you filed it. Ref. CIBT-2987-FC10-2		
31 Jul	Interest at 3.80% APY	+82,737	25,195,921
	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-2987-906B-3		

Closing balance, month by month

Highest 27,588,457 s · lowest 24,972,519 s



August 2986 July 2987

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 2987-07