CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Jaramillo
Unit 341, Pallas Ring 10

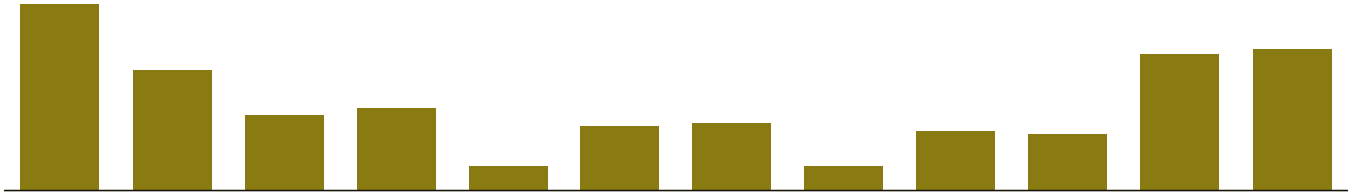
Account 8564-4635-4321
Period 1–31 July 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,132,057 s	**+280,308 s**	**-174,600 s**	**14,237,765 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Deposit: Hall E	+63,316	14,195,373
	The 0.30 s maintenance charge on the account for the quarter has been waived, because a deposit arrived in it. The Bank does not charge an account for taking an interest in itself. Ref. CIBT-3000-8A20-4		
04 Jul	ATM withdrawal: The Belt	-86,400	14,108,973
	The machine at The Belt dispenses in shifts and rounds the sum to the nearest whole one, so One Standard day came out as 0.987 shift short of the figure on your card. The local custodian says the remainder is the station's, and that it has been kept safe. Ref. CIBT-3000-99AD-2		
11 Jul	ATM withdrawal: The Belt	-86,400	14,022,573
	The officer at Hall E asked whether the withdrawal of One Standard day was a purchase or a gift. On being told it was neither, the officer was satisfied that the sum had been recorded correctly as cash. Ref. CIBT-3000-C516-8		
16 Jul	Payroll credit: Brymar College	+172,241	14,194,814
	A wage that falls exactly on the half-second is rounded down by the firm and up by the Bank, and the 49 seconds of difference go into a small tray in the vault marked for later. The tray has been there since 2999 and has grown a little by interest. Ref. CIBT-3000-E969-2		
19 Jul	Slippage fee (The Belt, 2 transfers)	-1,800	14,193,014
	Slippage is rounded after the currency is converted and not before, a point the Bank's rounding clerk raised in 2999. The relay's operator has not yet accepted it, and each month the two figures differ by 0.993, which both sides agree is small. Ref. CIBT-3000-D4B6-5		
31 Jul	Interest at 3.80% APY	+44,751	14,237,765
	You have asked the Bank to tell you the interest figure before the period closes. The Bank has declined, politely, on the grounds that the figure is not yet owed. You said you would wait, and the officer has written "waiting" on the file. Ref. CIBT-3000-BF40-1		

Closing balance, month by month

Highest 15,192,707 s · lowest 11,741,589 s



August 2999 July 3000

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 3000-07