CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 208, Pallas Ring 10

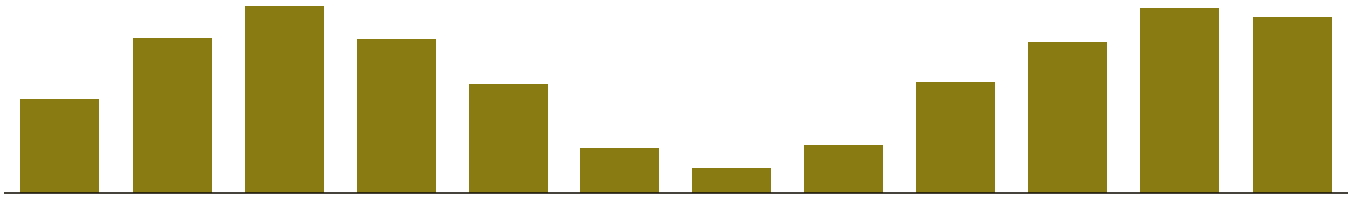
Account 8564-4792-1821
Period 1–31 July 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,100,504 s	**+391,575 s**	**-1,159,963 s**	**31,332,116 s**

Date	Description	Amount (s)	Balance (s)
13 Jul	Slippage fee (Callisto, 1 transfers)	-300	32,100,204
	A transfer of 300 crossed from Hall E to Callisto and arrived on the 13th with 0.944 s of its time missing. The missing time was paid back in full at the destination, and the fee was charged on the amount that arrived. Ref. CIBT-2985-92A3-9		
13 Jul	Transfer to own account: Callisto	-1,159,663	30,940,541
	Sundry adjustment of 1,159,663, rounded to the nearest whole cycle as the rule requires. The 0.980 of a cycle that was not adjusted stays where it was, which the officer agreed was the right place for it. Ref. CIBT-2985-502B-3		
19 Jul	Payroll credit: the Lagrange Four Commissary	+305,974	31,246,515
	The payroll file arrived with its header in the wrong year, which the system read as a request to wait. It sat in the tray labelled for credits not yet matched until it was re-keyed by hand, and the credit was posted 31 days later, with the wait recorded against the employer and not against you. Ref. CIBT-2985-F459-8		
31 Jul	Interest at 3.20% APY	+85,601	31,332,116
	Interest posted 31 days late, because the posting day at Callisto fell on a local holiday. The late days have been paid at the posted rate and no adjustment is needed. Ref. CIBT-2985-523F-0		

Closing balance, month by month

Highest 32,246,323 s · lowest 18,474,830 s



August 2984 July 2985

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 4792-1821 2985-07