CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 200, Pallas Ring 10

Account 8564-4792-1821
Period 1–31 July 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,417,865 s	**+1,645,879 s**	**-283,719 s**	**24,780,025 s**

Date	Description	Amount (s)	Balance (s)
17 Jul	ATM withdrawal: Phobos	-259,200	23,158,665
	You asked the Bank to say which way the withdrawal had been rounded. It was rounded both ways, once by the machine and once by the Bank. The two roundings came to 0.967, and the Bank has kept neither. Ref. CIBT-2986-5D26-2		
18 Jul	Turbulence Cover	-23,619	23,135,046
	The claim filed on the 18th listed the journey as a return. It was a single, since the second leg was never taken, the carrier having turned back at the quay; the claim has been corrected to one leg and the sum reduced by half. Ref. CIBT-2986-E7BE-6		
19 Jul	Deposit: Hall E	+1,583,432	24,718,478
	A note for the auditors: the 1,583,432 entered on the 19th was keyed twice and reversed once. The second line is the true one, and the first has been struck through with a ruler, which the auditors ask us to say was done neatly. Ref. CIBT-2986-BCC1-6		
22 Jul	Slippage fee (Phobos, 1 transfers)	-900	24,717,578
	Every 22nd you send 1 small transfers rather than one large one, and the fee on the set always comes out a little above the fee on the large sum. The officer has offered to explain the difference. You have declined, since it is the same difference each month. Ref. CIBT-2986-DD56-0		
31 Jul	Interest at 3.20% APY	+62,447	24,780,025
	Nothing is taken from interest that is left where it is. The Bank does not charge for keeping something, and has said so in the schedule, in a footnote that nobody has read. Ref. CIBT-2986-5F98-3		

Closing balance, month by month

Highest 35,052,897 s · lowest 21,020,347 s



August 2985 July 2986

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 2986-07