CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Juvonen
Unit 63, Pallas Ring 10

Account 8564-4792-1821
Period 1–31 May 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,499,609 s	**+3,923,318 s**	**-350,400 s**	**43,072,527 s**

Date	Description	Amount (s)	Balance (s)
10 May	ATM withdrawal: Ganymede	-172,800	39,326,809
	Your draw at Ganymede came out 0.955 cycle heavier than asked, as it does each month. The Bank has charged the difference to the machine, which has agreed to repay it in kind. Ref. CIBT-2989-3A06-8		
11 May	ATM withdrawal: Ganymede	-172,800	39,154,009
	The sum of 2 Standard days at Ganymede matches the withdrawal shown on the 11th last year to the note. The auditors have checked both, and the coincidence belongs to the machine, not the account. Ref. CIBT-2989-BA63-6		
11 May	Deposit: Hall E	+3,512,012	42,666,021
	A deposit on the 11th was entered as a withdrawal in error and the sign has been corrected. The balance on this statement is the one it would have been had the sign been right first time. Ref. CIBT-2989-1937-2		
16 May	Slippage fee (Ganymede, 8 transfers)	-4,800	42,661,221
	You sent each transfer by the same relay on the same afternoon. The relay has learned to expect your fee and to set its own timekeeping by it. The auditors have asked whether the relay's timekeeping should be listed as a depositor's asset, and have been told it should not. Ref. CIBT-2989-B09F-1		
20 May	Payroll credit: the Lagrange Four Commissary	+305,974	42,967,195
	For the auditors: the Lagrange Four Commissary credit was reconciled to the penny against the payroll file, then to the second against the file's own clock. Both agreed. The file was returned with a note that it could now be trusted to be wrong in a different way. Ref. CIBT-2989-2479-4		
31 May	Interest at 3.20% APY	+105,332	43,072,527
	The interest was on deposit for 39 periods after its due date, because the Bank was waiting to be sure the account was the one it had been told about. It was, and the Bank apologises for the wait in the usual form. Ref. CIBT-2989-D9FB-1		

Closing balance, month by month

Highest 47,003,405 s · lowest 31,984,812 s



June 2988 May 2989

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 2989-05