CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Soren Juvonen**
Unit 74, Pallas Ring 10

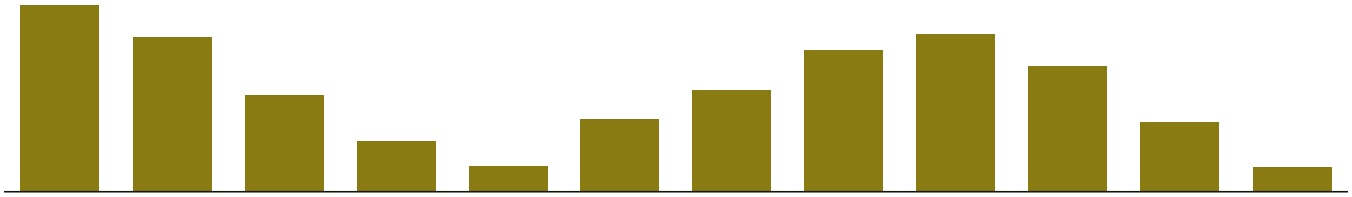
Account 8564-4792-1821
Period 1–31 July 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **36,813,553 s** | **+404,143 s** | **-4,769,276 s** | **32,448,420 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 10 Jul | ATM withdrawal: Europa | -86,400 | 36,727,153 |
| | A small withdrawal of 86,400 is made at Europa each Standard week to cover a subscription you have not asked to cancel. The machine delivers it without comment, and the subscription does not appear to mind. Ref. CIBT-2996-FA50-4 | | |
| 11 Jul | Slippage fee (Europa, 7 transfers) | -6,300 | 36,720,853 |
| | Auditors' query: the 7 crossings are charged at the first-hour rate for Hall E. The auditors asked whether the first hour belongs to the Bank or to the holder, and the Bank has said that it belongs to the first. Ref. CIBT-2996-0088-6 | | |
| 25 Jul | Transfer to own account: Europa | -4,652,086 | 32,068,767 |
| | The conversion to cycles was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.968 in your favour. Ref. CIBT-2996-E617-5 | | |
| 26 Jul | Payroll credit: the Lagrange Four Commissary | +305,974 | 32,374,741 |
| | The Lagrange Four Commissary at Europa is paid in seconds and converts its own wages into cycles before they reach us, in a hand so neat that the Bank has never once needed to check it. The office asks only that its sums be read from the top. Ref. CIBT-2996-630E-0 | | |
| 26 Jul | Turbulence Cover | -24,490 | 32,350,251 |
| | You have asked for the cover to include the jolt at the start of each journey as well as the jolt at the end. The carrier has agreed, and the premium has gone up by 0.30. Ref. CIBT-2996-FE3E-7 | | |
| 31 Jul | Interest at 3.20% APY | +98,169 | 32,448,420 |
| | The Authority's reference second was adopted in the middle of the period, and the second half of the interest was calculated on it. The first half stands as it was, and the holder was told that the Authority had chosen the switch, which settled the matter for the holder if not for the Teller. Ref. CIBT-2996-EEC7-8 | | |

## Closing balance, month by month

Highest 48,041,507 s · lowest 32,448,420 s



August 2995 July 2996

*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  2996-07