CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 56, Pallas Ring 10

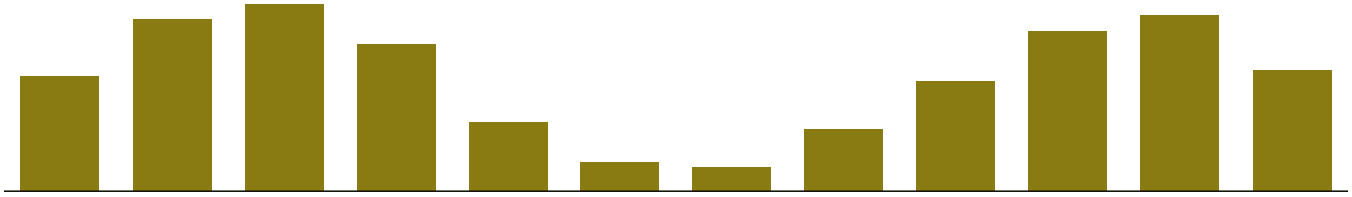
Account 8564-4792-1821
Period 1–31 July 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,188,218 s	**+149,835 s**	**-4,779,144 s**	**51,558,909 s**

Date	Description	Amount (s)	Balance (s)
12 Jul	ATM withdrawal: London Sector	-86,400	56,101,818
	Taken out on the morning the Lagrange Four Commissary posted your pay, at London Sector. Cash taken on the day wages arrive is, the officer on the concourse says, the oldest arrangement on the platform, and the machine has never asked for an explanation. Ref. CIBT-3010-D7BC-2		
19 Jul	Slippage fee (London Sector, 7 transfers)	-4,200	56,097,618
	The Lagrange Four Commissary sends its payroll through London Sector in a single burst at the start of the month, so your 7 crossings of its pay were charged as one, and the fee on them appears as a single line. The fee of 4,200 s is the price of being paid all at once. Ref. CIBT-3010-C4D6-7		
30 Jul	Transfer to own account: London Sector	-4,688,544	51,409,074
	The sundry was held 30 days while the branch decided whether it was a fee or a refund. It was a refund, and it is credited with interest for the wait, calculated by the branch and then checked by hand. Ref. CIBT-3010-81C4-0		
31 Jul	Interest at 3.20% APY	+149,835	51,558,909
	No fee is charged on a balance held at the same rate for 7 periods. The Bank has noticed that the rate has not changed in that time, and that neither have you, which it regards as a convenient pairing. Ref. CIBT-3010-2E20-3		

Closing balance, month by month

Highest 57,095,318 s · lowest 43,513,255 s



August 3009 July 3010

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 3010-07