CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Juvonen
Unit 69, Pallas Ring 10

Account 8564-5406-7708
Period 1–30 June 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
473,531,157 s	**+4,478,861 s**	**-16,960,781 s**	**461,049,237 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Transfer to own account: Phobos	-16,943,180	456,587,977
	Sundry charges at Hall E are levied in whole sols, but sundry refunds are paid in whole seconds. The Bank understands this arrangement well, the customer rarely does, and the Bank would not change it. Ref. CIBT-3012-EDED-2		
18 Jun	Payroll credit: the Europa Ice Authority	+2,782,042	459,370,019
	The remittance advice from the Europa Ice Authority shows the wage twice, once as earned and once as paid, and the two figures differ by 0.30 seconds. The difference is a fee the firm charged itself for paying early. The auditors have been asked whether a firm may pay itself. Ref. CIBT-3012-9B27-6		
18 Jun	Slippage fee (Phobos, 5 transfers)	-3,000	459,367,019
	Slippage on the standing transfer to 8564-1908-4970, the same 5 crossings it has made on the 18th of each month since 3011. The fee has not changed in that time, which the Bank regards as a form of consistency. Ref. CIBT-3012-9E61-7		
29 Jun	Temporal Health Plan	-14,601	459,352,418
	Physiotherapy sessions at Phobos, paid by standing instruction once a week for 2 weeks. The clinic says the instruction is the most reliable part of the treatment, and has said so in writing. Ref. CIBT-3012-341D-8		
30 Jun	Interest at 4.30% APY	+1,696,819	461,049,237
	The 0.30 s charge on interest paid out early has been waived. None was paid out early, so the Bank has nothing to charge for and has said so. Ref. CIBT-3012-BE1D-0		

Closing balance, month by month

Highest 551,635,853 s · lowest 461,049,237 s



July 3011 June 3012

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 5406-7708 3012-06