CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Hightower
Unit 51, Pallas Ring 10

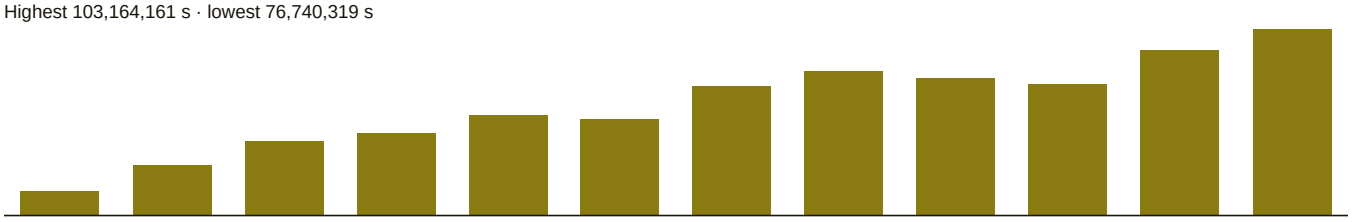
Account 8564-5501-1663
Period 1–30 June 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
99,772,690 s	**+4,039,020 s**	**-647,549 s**	**103,164,161 s**

Date	Description	Amount (s)	Balance (s)
13 Jun	Turbulence Cover	-23,457	99,749,233
	The Teller has read the policy twice, once for the wording and once in case the wording changed while nobody was looking, and it has not. Ref. CIBT-3020-DDB7-4		
17 Jun	Slippage fee (Singapore Sector, 9 transfers)	-2,700	99,746,533
	Your transfer to the Positive Contact desk at Singapore Sector crossed on the desk's own seconds, which run longer than ours by a margin the desk prefers not to name. The fee of 2,700 s is the Bank's; the margin is the desk's; the statement keeps the two apart as a courtesy to both. Ref. CIBT-3020-E16D-7		
25 Jun	ATM withdrawal: Singapore Sector	-259,200	99,487,333
	The machine's receipt printed 259,200 for this withdrawal and the line below read 3 Standard days, because the machine rounded one way and the branch the other. The branch's figure is the one on your account, and the one you were paid. Ref. CIBT-3020-1066-2		
25 Jun	Transfer to joint account	-362,192	99,125,141
	The mandate was amended in 3018 to change the word "or" to "and". No transfer has been affected, and the auditors have asked whether a change that alters nothing needs to appear on the statement at all. Ref. CIBT-3020-1856-9		
25 Jun	Deposit: Hall E	+3,698,130	102,823,271
	The Teller asks us to record that the slip was filled in completely, which she describes as the first time this year she has been able to say so of anyone. Ref. CIBT-3020-F66B-1		
30 Jun	Interest at 4.10% APY	+340,890	103,164,161
	Your bonus from Montréal Sector Transit was credited to this account as interest rather than pay, because the payroll office could not decide which box to tick. The Bank has been asked to treat it as pay for the tax and as interest for the rest, and has said it will think about it. Ref. CIBT-3020-2DE8-0		

Closing balance, month by month

Highest 103,164,161 s · lowest 76,740,319 s



July 3019 June 3020

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 5501-1663 3020-06