CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Hightower
Unit 168, Pallas Ring 10

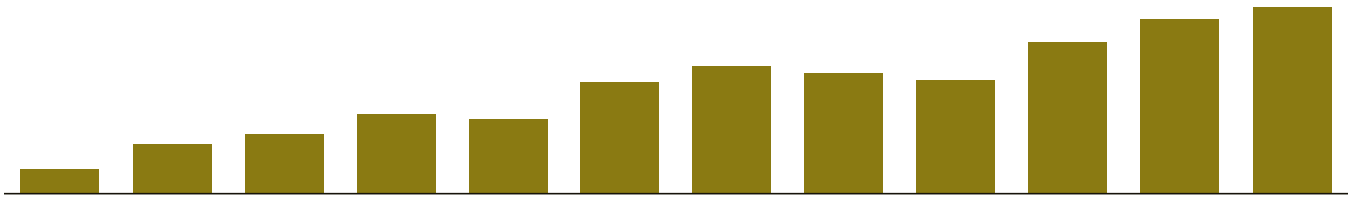
Account 8564-5501-1663
Period 1–31 July 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
103,164,161 s	**+2,121,787 s**	**-363,992 s**	**104,921,956 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Deposit: Hall E	+1,165,656	104,329,817
	The Teller says the coins came in a biscuit tin, which she has put back in the drawer with its lid still on, in case the holder wants it back. The tin had been left on a windowsill to dry overnight, which is more care than the coins usually get. Ref. CIBT-3020-DAF4-2		
04 Jul	Transfer to joint account	-362,192	103,967,625
	Lumi Abernethy has moved to Lagos Sector, and the monthly transfer now posts there at the start of the local day, 28 days before this statement says it did. The Bank has not corrected the statement, which describes the transfer as it was meant. Ref. CIBT-3020-E1C2-2		
10 Jul	Payroll credit: Montréal Sector Transit	+603,654	104,571,279
	The employer's wages for 31 standard days arrive at the start of the month, because that is when its office begins its own. The employer apologises for the early hour. The Bank has no quarrel with the hour, only with the day it began on. Ref. CIBT-3020-D4CF-4		
10 Jul	Slippage fee (Lagos Sector, 3 transfers)	-1,800	104,569,479
	The office at Montréal Sector Transit asked for its transfers to be queued overnight, so that they would cross in the quiet hours. They did, and the fee is lower by 1,800 seconds, which the office has entered in its own books as an economy. Ref. CIBT-3020-437A-0		
31 Jul	Interest at 4.10% APY	+352,477	104,921,956
	Interest on the joint balance, credited to the holder named first on the account. The second holder has asked that it be split; the request is noted for after the year's close. Ref. CIBT-3020-3B48-2		

Closing balance, month by month

Highest 104,921,956 s · lowest 81,074,976 s



August 3019 July 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 3020-07