CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Caio Underhill
Unit 266, Pallas Ring 10

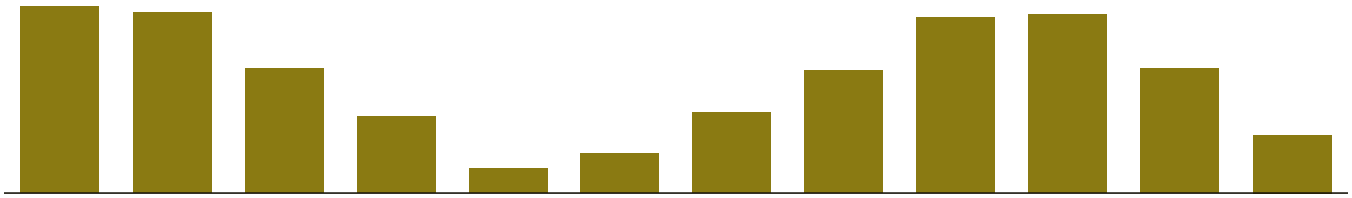
Account 8564-6095-1663
Period 1–31 July 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,438,353 s	**+339,114 s**	**-5,533,990 s**	**42,243,477 s**

Date	Description	Amount (s)	Balance (s)
12 Jul	Transfer to own account: L4 Habitat	-5,274,790	42,163,563
	The Io desk pays its sundries in whole watches on the first day of its local week, and the Hall E office converts them on arrival. The rate was posted early on the 12th and has been used as posted. Ref. CIBT-3014-D241-9		
19 Jul	ATM withdrawal: L4 Habitat	-86,400	42,077,163
	Under the rounding rule, cash at L4 Habitat is paid in whole watches while the account is held to the second, so the 0.993 watch left over has been credited back to 8564-6095-1663 at the posted rate. It is the only line on this statement that is in your favour. Ref. CIBT-3014-6EDA-6		
28 Jul	Payroll credit: Cloudport Aerostat Lines	+184,940	42,262,103
	The employer deducts 2 d 03:22:20 a month toward its staff leave fund, and the sum is credited back in one line at the year's end. You have never drawn on it, and the company has never asked why. Ref. CIBT-3014-80E6-7		
29 Jul	ATM withdrawal: L4 Habitat	-172,800	42,089,303
	An earlier line showed the withdrawal at L4 Habitat as 2 Standard days. The machine had paid out 0.972 watch, which is the figure it uses, and the line has been re-entered in that unit so that the two agree. Ref. CIBT-3014-294F-9		
31 Jul	Interest at 3.90% APY	+154,174	42,243,477
	The posted rate changed in the middle of the month, and the interest was credited in two halves, one at each rate. The halves have been joined into one line, with each rate written beside its share, so that the sum can be checked by hand. Ref. CIBT-3014-E6C5-3		

Closing balance, month by month

Highest 52,284,127 s · lowest 39,615,097 s



August 3013 July 3014

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 6095-1663 3014-07