CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Elif Gunnarsdottir
Unit 392, Pallas Ring 10

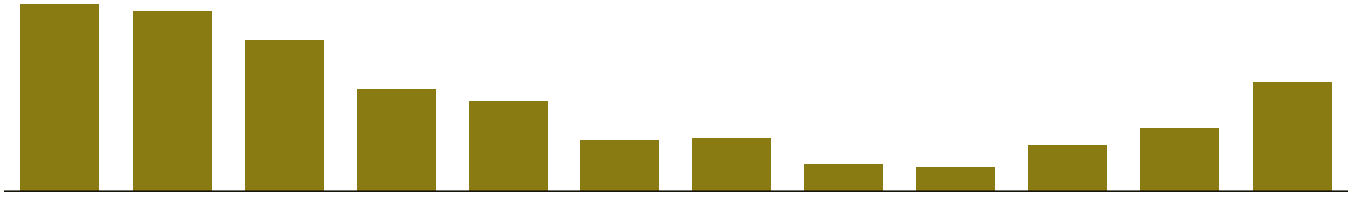
Account 8564-7069-1663
Period 1–31 July 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
33,581,539 s	**+5,892,947 s**	**-172,800 s**	**39,301,686 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Payroll credit: Cloudport Aerostat Lines	+477,641	34,059,180
	Pay for the last 29 Standard days was rounded to the nearest five seconds, the figure the employer's office has always used. The Bank's own rule would have rounded it down. The contract names the employer's rule, and the Bank has applied it. Ref. CIBT-3029-8E0A-4		
14 Jul	ATM withdrawal: Ganymede	-172,800	33,886,380
	Cash-time withdrawals at Ganymede are rounded down to the second, and the machine then rounds the result down again to the whole cycle. The Bank has asked for one rounding per withdrawal and has been told the machine is only doing what it was built for. Ref. CIBT-3029-5579-4		
14 Jul	Deposit: Hall E	+5,300,570	39,186,950
	The conversion fee on this deposit has been waived. It was made in cycles, which need no conversion at Hall E, and the Bank does not charge for a conversion that was never needed. Ref. CIBT-3029-887A-8		
31 Jul	Interest at 4.10% APY	+114,736	39,301,686
	Auditors checked this figure against the posted rate for every second of the period and found it correct. The check is recorded here so that nobody has to repeat it. Ref. CIBT-3029-0555-3		

Closing balance, month by month

Highest 48,817,550 s · lowest 28,907,076 s



August 3028 July 3029

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 7069-1663 3029-07