CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ines Castellane
Unit 212, Pallas Ring 10

Account 8564-7283-1663
Period 1–31 July 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,955,665 s	**+1,146,338 s**	**-360,539 s**	**2,741,464 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	ATM withdrawal: Phobos	-259,200	1,696,465
	Waiting time at Phobos depends on the customer. The machine has been taught to wait while the receipt is read, and it waits longer for slow readers, which the branch regards as the machine's most civil feature. Ref. CIBT-3010-7009-4		
14 Jul	Payroll credit: Kepler Ring Hydroponics	+131,178	1,827,643
	Your wages from Kepler Ring Hydroponics are rounded down each month to the whole sol, and the remainder goes into a staff reserve. The reserve is kept in an envelope nobody has opened for the year and paid out in a single sum. This year it came to 0.954 of one sol, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-3010-6307-4		
15 Jul	Deposit: Hall E	+1,008,968	2,836,611
	The counter fee was not taken. The envelope had been counted by the depositor before it reached the window, and the Bank does not bill a holder for arithmetic already done. Ref. CIBT-3010-F5EB-4		
18 Jul	Turbulence Cover	-14,039	2,822,572
	The Europa crossing runs under the ice for the first 30 Standard days of each journey, during which the policy pays no delay, since nothing above the ice can be seen to be late. The premium is reduced for the period. Ref. CIBT-3010-ED27-8		
23 Jul	ATM withdrawal: Phobos	-86,400	2,736,172
	A withdrawal of One Standard day was taken, and the machine printed 86,400 on the receipt. The two figures are the same sum in different units, and the Bank reconciled them to the second on the 23rd. Ref. CIBT-3010-1ED6-6		
26 Jul	Slippage fee (Phobos, 3 transfers)	-900	2,735,272
	A cart ran over the cable that carries the Phobos signal on the 26th, and the transfers waited 31 days for the splice. The splice was done neatly enough to be missed, which the Bank records as a courtesy to the cable. Ref. CIBT-3010-5D57-5		
31 Jul	Interest at 3.80% APY	+6,192	2,741,464
	A balance above 6,192 earns the posted rate, and a balance below it earns a slightly lower one. The difference is the Bank's rounding and not its opinion. Your balance falls 0.970 short of the threshold. Ref. CIBT-3010-1A3B-7		

Closing balance, month by month

Highest 2,741,464 s · lowest 1,067,347 s



May 3010 July 3010

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 7283-1663 3010-07