CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Folke Umberfield
Unit 187, Pallas Ring 10

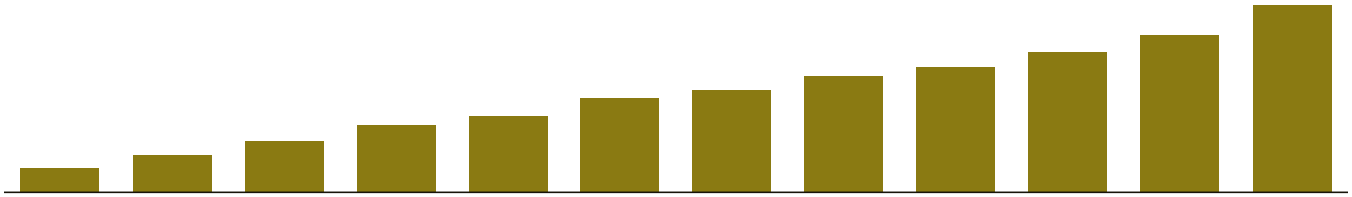
Account 8564-7291-9708
Period 1–30 June 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,847,222,995 s	**+237,261,039 s**	**-4,199,160 s**	**2,080,284,874 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Payroll credit: the Europa Ice Authority	+6,752,982	1,853,975,977
	A salary credit is shown to five seconds and the difference is held in suspense. Here the difference from the Europa Ice Authority's remittance is 0.30 seconds in your favour, and it will stay in suspense until the rule decides otherwise. Ref. CIBT-3025-327B-4		
08 Jun	Turbulence Cover	-15,772	1,853,960,205
	The claim form gave Hall E as the place of the turbulence; it was Ganymede. The form has been corrected. The turbulence, the Bank is satisfied, was the same one. Ref. CIBT-3025-6F1F-5		
19 Jun	ATM withdrawal: Ganymede	-86,400	1,853,873,805
	The Teller has no complaint about the machine at Ganymede. Her complaint is the queue behind it, which on Fridays contains the same tall man reading the same newspaper, and who has never once reached the front. Ref. CIBT-3025-5923-3		
19 Jun	Deposit: Hall E	+223,427,036	2,077,300,841
	The scale at the counter read 7 yr 30 d, the sealed envelope said the same, and the officer has written the figure on the slip in capitals so that nobody counts it again. Ref. CIBT-3025-A8E8-8		
24 Jun	Slippage fee (Ganymede, 6 transfers)	-3,600	2,077,297,241
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-3025-4274-1		
25 Jun	Temporal Health Plan	-41,599	2,077,255,642
	The plan rounds your premium to the whole cycle, and the 0.971 difference appears on a line of its own. The line has been there since the plan was founded and has never been explained to a member. Ref. CIBT-3025-580E-8		
28 Jun	Transfer to joint account	-4,051,789	2,073,203,853
	The Teller says the two holders have never agreed on a branch to use, and that this transfer was made at the one neither of them dislikes least. Ref. CIBT-3025-7E3E-6		
30 Jun	Interest at 4.60% APY	+7,081,021	2,080,284,874
	The interest on the 30th was reversed because a digit in the rate had been read from the wrong column of the schedule. The correct figure is 4.60% APY, the difference has been credited with a note, and the column has been labelled, in case anyone else reads it that way. Ref. CIBT-3025-F89D-3		

Closing balance, month by month

Highest 2,080,284,874 s · lowest 782,483,937 s



July 3024 June 3025

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 7291-9708 3025-06