CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nils Hightower
Unit 159, Pallas Ring 10

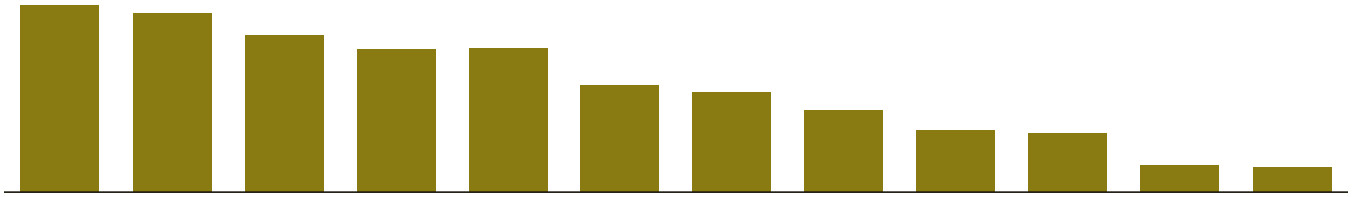
Account 8564-7408-1663
Period 1–30 June 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
68,313,950 s	**+604,860 s**	**-835,413 s**	**68,083,397 s**

Date	Description	Amount (s)	Balance (s)
20 Jun	Payroll credit: Brymar College	+382,840	68,696,790
	Credit from Brymar College, rounded to the lower second. Over the year the rounding rule has left 900 seconds on your side of the ledger. The Bank holds them without interest, as the rule permits, and without comment. Ref. CIBT-3029-D934-4		
28 Jun	Transfer to own account: Io	-835,413	67,861,377
	Sundries that cross from one world's day to another are rounded to the whole cycle, and this one crossed twice on the same afternoon. The rounding went up on the way out and down on the way back, and the two cancel to within 0.985. Ref. CIBT-3029-CAEC-4		
30 Jun	Interest at 3.90% APY	+222,020	68,083,397
	The Authority's reference second was adopted in the middle of the period, and the interest after the change was calculated on it. The officer explained this at length, and you asked only which half of the month had belonged to the Authority, which the officer could not say. Ref. CIBT-3029-1D4F-5		

Closing balance, month by month

Highest 84,770,805 s · lowest 68,083,397 s



July 3028 June 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 7408-1663 3029-06