CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nadia Zamora
Unit 151, Pallas Ring 10

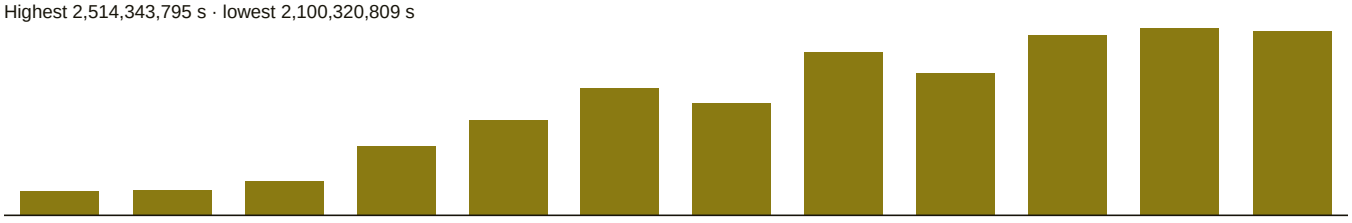
Account 8564-7499-1663
Period 1–31 July 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,514,343,795 s	**+19,172,054 s**	**-24,596,166 s**	**2,508,919,683 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Transfer to own account: Svalbard	-24,248,166	2,490,095,629
	St. Catherine Bakeries raised the sundry against your wage for a replacement lanyard, a charge the office says it meant to explain to you in 3014. The explanation is attached: the lanyard was yours, and the replacement was your idea. Ref. CIBT-3015-1845-1		
14 Jul	Payroll credit: St. Catherine Bakeries	+10,162,323	2,500,257,952
	A credit for 28 days of overtime was printed above your regular pay. It has been moved below it, where the employer's own advice shows it. The total is unchanged; only the order was wrong. Ref. CIBT-3015-DE34-1		
16 Jul	ATM withdrawal: Svalbard	-172,800	2,500,085,152
	2 Standard days withdrawn at Svalbard, paid 29 Standard days after the request, while the machine waited for the relay to confirm that the local clock agreed with the branch's. It did, on the second attempt, and the cash was given at once. Ref. CIBT-3015-B9F2-4		
21 Jul	ATM withdrawal: Svalbard	-172,800	2,499,912,352
	Each withdrawal you make at Svalbard is followed, within the minute, by a second and much smaller one, which you do not collect. The machine has never been asked to explain it, and the Bank does not ask customers to justify what they leave in the slot. Ref. CIBT-3015-5A3C-7		
30 Jul	Slippage fee (Svalbard, 8 transfers)	-2,400	2,499,909,952
	You have the habit of sending a small sum just before the relay's lunch hour. The reconciler asks that you stop, since the relay is quieter at that hour and the drift is smaller; the fee on this month's 8 crossings is 2,400 seconds regardless. Ref. CIBT-3015-7262-0		
31 Jul	Interest at 4.30% APY	+9,009,731	2,508,919,683
	The auditors asked why the interest for the 31st is one second higher than the sum of the daily figures. The answer is the leap second the Clock Standards Board added in 3012, which the daily figures did not carry. Ref. CIBT-3015-777C-3		

Closing balance, month by month

Highest 2,514,343,795 s · lowest 2,100,320,809 s



August 3014 July 3015

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 7499-1663 3015-07