CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nadia Zamora
Unit 328, Pallas Ring 10

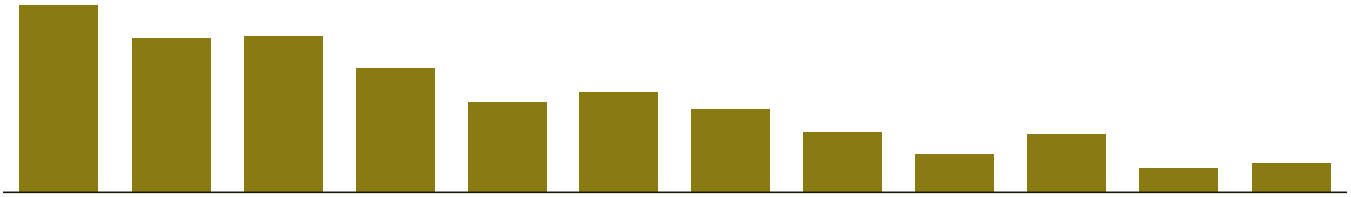
Account 8564-7499-1663
Period 1–31 July 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
779,749,281 s	**+14,936,766 s**	**-348,300 s**	**794,337,747 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Slippage fee (Luna, 3 transfers)	-2,700	779,746,581
	St. Catherine Bakeries stamps its remittances by its own calendar, which runs one Standard day behind the Head Office's, so each crossing from the firm is reckoned a day late and charged for the difference. The firm's accounts department has asked us to say that the calendar is correct, and the Bank has said so. Ref. CIBT-3025-8BD1-1		
07 Jul	Payroll credit: St. Catherine Bakeries	+10,162,323	789,908,904
	The wage from St. Catherine Bakeries was counted on the 7th, which the office had marked as a holiday. The Teller has asked whether the holiday is still observed, and has been told that it is observed by the wage. Ref. CIBT-3025-8BF5-7		
08 Jul	ATM withdrawal: Luna	-259,200	789,649,704
	The machine at Luna was found to be holding 0.949 day more than its log showed, which the Committee has entered as stock. The surplus was counted, sealed and returned to the tray, and the log has been amended to agree with it. Ref. CIBT-3025-B0C8-9		
08 Jul	Deposit: Hall E	+1,980,342	791,630,046
	Nothing is left on the counter after a deposit. The receipt goes to the holder, the envelope to the file and the pen back to its stand, in that order, every time. Ref. CIBT-3025-B4C6-1		
15 Jul	ATM withdrawal: Luna	-86,400	791,543,646
	The fee on a withdrawal at Luna is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3025-3C1D-7		
31 Jul	Interest at 4.30% APY	+2,794,101	794,337,747
	The interest on your account is collected on the first morning of the period, before the branch has opened, and you are always waiting outside when it does. The Bank has not yet found a way to be earlier than that. Ref. CIBT-3025-05A9-5		

Closing balance, month by month

Highest 1,284,129,795 s · lowest 779,749,281 s



August 3024 July 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 7499-1663 3025-07