CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nadia Zamora
Unit 99, Pallas Ring 10

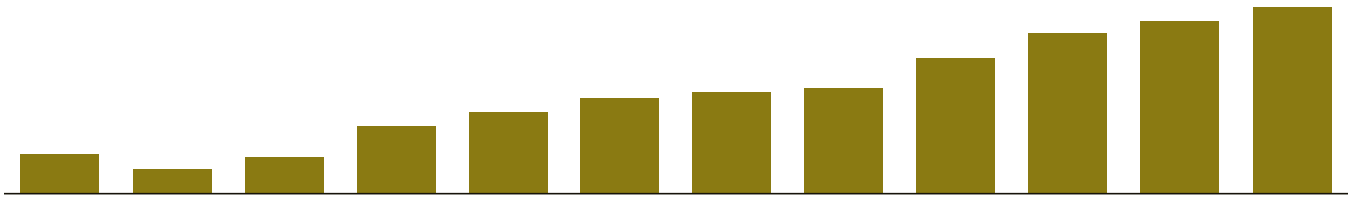
Account 8564-7499-1663
Period 1–31 May 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,445,388,239 s	+52,795,234 s	-177,000 s	1,498,006,473 s

Date	Description	Amount (s)	Balance (s)
05 May	Deposit: Hall E	+37,453,604	1,482,841,843
	St. Catherine Bakeries sent its part of the deposit late, because its own bank had closed for an hour to count its holdings, and it saw no reason to send anything before the count was done. The Bank has agreed to wait for the same hour. Ref. CIBT-3029-CA11-6		
06 May	Slippage fee (Luna, 7 transfers)	-4,200	1,482,837,643
	A crossing of exactly one second is charged as one second and a crossing of two as two, but a crossing of one and a half is charged at the lower figure, as the first schedule required and every schedule since has kept. Ref. CIBT-3029-8CE1-7		
10 May	Payroll credit: St. Catherine Bakeries	+10,162,323	1,492,999,966
	St. Catherine Bakeries deducts a sum each month for a scheme you left in 3025, and pays it into a scheme that has since been wound up. The sum waits in the Bank's suspense account, earning interest for former members who have not yet been told. Ref. CIBT-3029-FB34-5		
29 May	ATM withdrawal: Luna	-172,800	1,492,827,166
	The withdrawal of 2 Standard days at Luna was held for 53 minutes while the machine waited for a second reading of the card. The card was read twice and the money was counted once, and the delay has been noted as routine. Ref. CIBT-3029-B826-2		
31 May	Interest at 4.30% APY	+5,179,307	1,498,006,473
	The auditors compared the interest with the rate schedule for 3027 and found it followed. They then compared the schedule with the rate, and found that followed too, which they said they had not expected. Ref. CIBT-3029-3347-5		

Closing balance, month by month

Highest 1,498,006,473 s · lowest 883,320,618 s



June 3028 May 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 7499-1663 3029-05