CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Whitlock
Unit 18, Pallas Ring 10

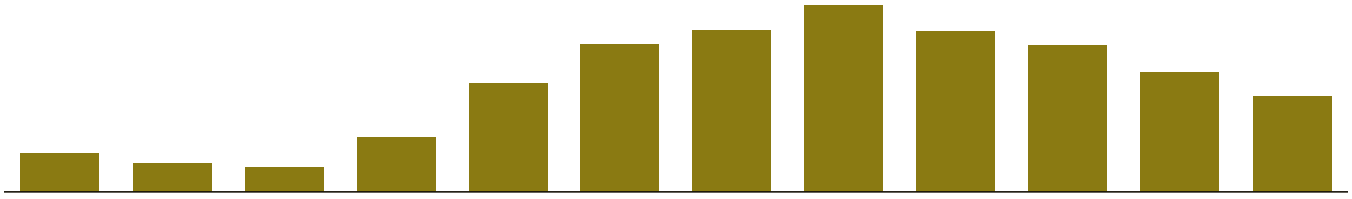
Account 8564-7861-1663
Period 1–31 July 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
251,354,568 s	**+1,864,845 s**	**-16,519,489 s**	**236,699,924 s**

Date	Description	Amount (s)	Balance (s)
09 Jul	Payroll credit: Ganymede Heights Infirmary	+1,089,836	252,444,404
	The wage arrived on a day the Teller had taken off. The credit has been made as though she had been at the counter to witness it, and she has been at the counter every day since. Ref. CIBT-2991-3C6A-0		
11 Jul	Transfer to own account: Kepler Ring	-16,254,889	236,189,515
	A standing charge for sealing your post box at Hall E falls due on the 11th of each quarter. The box has not been opened by anyone since 2986, so the sealing is the only contact the Bank has with it. Ref. CIBT-2991-1C4B-7		
19 Jul	Slippage fee (Kepler Ring, 9 transfers)	-5,400	236,184,115
	The 9 crossings were charged at the quarter's posted rate, which the Bank sets in advance, and which came to 0.30 seconds more than the rate for the day. The difference is shown, not returned, since the posted rate is the one the Bank uses. Ref. CIBT-2991-AD12-5		
20 Jul	ATM withdrawal: Kepler Ring	-259,200	235,924,915
	Withdrawal at Kepler Ring, where the machine keeps the local day and not the branch's. The two days differ by 28 hours, so the transaction is posted on the day the machine was on, which the officer says is the only honest day to use. Ref. CIBT-2991-9ECB-2		
31 Jul	Interest at 3.70% APY	+775,009	236,699,924
	Monthly interest rounded down to the nearest second, with the 0.942 remainder paid into the rounding account. The account is in credit to you by 5 seconds, and you are the only depositor who has noticed. Ref. CIBT-2991-5848-0		

Closing balance, month by month

Highest 292,216,878 s · lowest 193,640,035 s



August 2990 July 2991

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 7861-1663 2991-07