CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Sunniva Gunnarsdottir
Unit 89, Pallas Ring 10

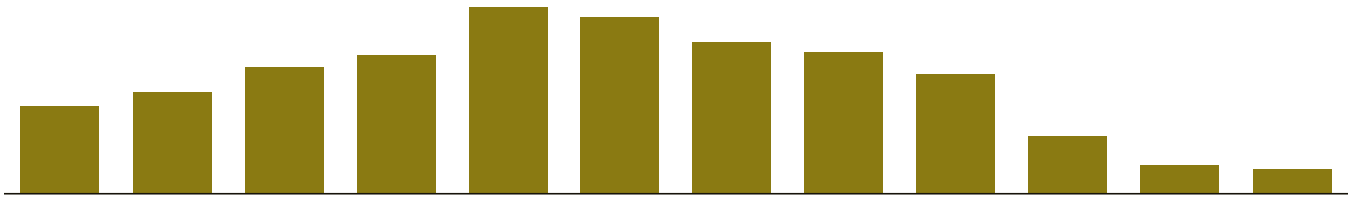
Account 8564-7963-8921
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
200,254,637 s	**+567,388 s**	**-1,082,552 s**	**199,739,473 s**

Date	Description	Amount (s)	Balance (s)
11 Aug	Slippage fee (New Orleans Sector, 2 transfers)	-1,200	200,253,437
	The fee on this period was checked against the Open Ledger and agrees with it to the second. The Open Ledger's own rounding differs by one second on one line, which has been noted in the file and not corrected. Ref. CIBT-3003-F41E-8		
17 Aug	ATM withdrawal: New Orleans Sector	-86,400	200,167,037
	Rounding on a withdrawal runs in the machine's favour for the first sum of the day and in the holder's for the last. Yours was the last, so the 0.952 left over was returned to 8564-7963-8921 in full. Ref. CIBT-3003-4A35-9		
18 Aug	Transfer to own account: New Orleans Sector	-271,644	199,895,393
	A sundry of 0.30 s is charged for each quarter the quarterly sundry is paid late. The quarterly sundry has been late for so long that its lateness now carries a larger charge than the sundry it is late with. Ref. CIBT-3003-1BC3-1		
22 Aug	ATM withdrawal: New Orleans Sector	-172,800	199,722,593
	A line on your last statement dated this withdrawal to the day before, because the machine's clock had been set by hand after a fault. It was made on the day shown here. The machine has been set to agree with the branch clock, which took the custodian 30 Standard days and a ladder. Ref. CIBT-3003-6FD4-2		
25 Aug	Transfer to joint account	-550,508	199,172,085
	The Ceres office holds its share of the joint account for one day after it is due, so that a holder who travels can arrive before the money does. It has never been asked to hurry. Ref. CIBT-3003-38C5-5		
31 Aug	Interest at 3.40% APY	+567,388	199,739,473
	No fee has been taken on this account in its first 31 days, since a depositor should not be asked to pay for a rate that has not yet been paid out. Ref. CIBT-3003-75C0-1		

Closing balance, month by month

Highest 218,338,239 s · lowest 199,739,473 s



September 3002 August 3003

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 7963-8921 3003-08