CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Tamsin Kestrel
Unit 335, Pallas Ring 10

Account 8564-8073-6607
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,412,963 s	**+2,714,498 s**	**-518,340 s**	**15,609,121 s**

Date	Description	Amount (s)	Balance (s)
04 May	Slippage fee (Luna, 2 transfers)	-600	13,412,363
	Transfers from Luna are charged at the rate of the world they left, not the one they reached. The relay has asked that this be made clear, and the Bank has made it clear by printing both rates side by side, in a smaller type than the fee. Ref. CIBT-3003-37D0-0		
13 May	Deposit: Hall E	+2,524,653	15,937,016
	The Teller says this was the first deposit she has been handed in a bag that still smelled of the sea, and asks that the record show she did not ask where the sea was. Ref. CIBT-3003-717B-3		
19 May	ATM withdrawal: Luna	-259,200	15,677,816
	Sunniva Wetherby signed the Luna slip on the 19th under the name of the machine. The Bank records this as a formality, and the machine, we are told, regards it as a courtesy. Ref. CIBT-3003-E212-6		
20 May	Transfer to joint account	-85,740	15,592,076
	The transfer to 8564-1575-2364 was held 30 days while the Ceres mail was checked against the mandate. The station's relay had decided that a second copy of the same signature was a matter for the station's own committee. Ref. CIBT-3003-7F48-1		
23 May	Payroll credit: Phobos Drydock	+142,900	15,734,976
	Your wages from Phobos Drydock come in on a Thursday, and by the Friday you have moved a fifth of them to 8564-1575-2364, leaving the rest where it sits. The pattern has held for 5 years, which the Bank calls a budget and the Teller calls a habit. Ref. CIBT-3003-1409-4		
28 May	ATM withdrawal: Luna	-172,800	15,562,176
	No charge is made for the 46 minutes this withdrawal spent at Luna while the cash was recounted by a clerk who had not been told it was coming. The minutes belong to the clerk, and the Bank has noted that they are not yours to pay for. Ref. CIBT-3003-39F5-9		
31 May	Interest at 4.20% APY	+46,945	15,609,121
	The rate is the same as last year's. The Teller would say so if it had changed, since she is the only officer at the branch who reads the posted notices all the way to the bottom. Ref. CIBT-3003-8A23-0		

Closing balance, month by month

Highest 17,472,147 s · lowest 12,967,743 s



June 3002 May 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  8073-6607  3003-05`