CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 188, Pallas Ring 10

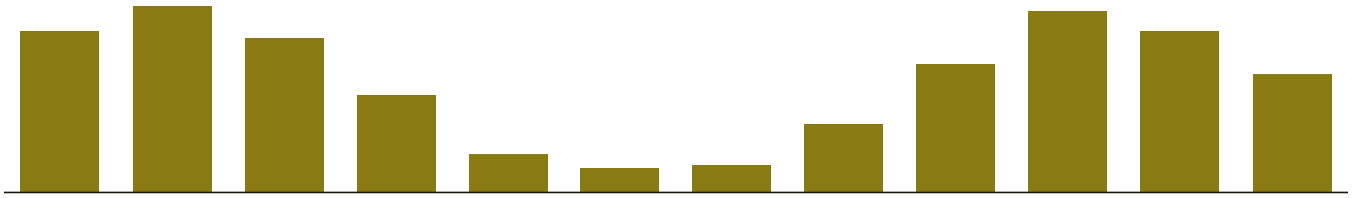
Account 8564-8317-9821
Period 1–31 July 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
260,368,976 s	**+1,019,778 s**	**-17,824,399 s**	**243,564,355 s**

Date	Description	Amount (s)	Balance (s)
18 Jul	Transfer to joint account	-676,153	259,692,823
	The Belt keeps a different day from ours, so the joint transfer is posted there one day ahead and here one day behind. Both holders agreed to this at Hall E, where an officer explained it with a diagram that neither has since been able to fold. Ref. CIBT-3016-919C-2		
19 Jul	ATM withdrawal: The Belt	-259,200	259,433,623
	Your pay from Interworld Post posted after the withdrawal, so the account showed a short balance for 12 minutes. No overdraft fee was charged, since the salary had been sent in good time and the relay was simply slow to agree. Ref. CIBT-3016-5C89-5		
27 Jul	Transfer to own account: The Belt	-16,629,846	242,803,777
	The 16,629,846 on the 27th was the sundry before its discount. The discount has been credited and the line restated to the net, so that it reads as the officer always meant it to. Ref. CIBT-3016-3F2C-0		
28 Jul	Memory Vault: box 25-454, quarter	-259,200	242,544,577
	Box 25-454 is held on the Venus Cloudport sub-level, where the rent is charged by the clear day, and the cloud has been thick for a whole year. The rent has been paid on the 9 clearest days at the holder's instruction, and the Vault has agreed that the clearest day is the one that counts. Ref. CIBT-3016-516D-6		
31 Jul	Interest at 4.70% APY	+1,019,778	243,564,355
	You have not withdrawn interest once since 3014, and each quarter it is posted back to the balance and begins to earn in its own right. The officer at Hall E calls this compounding, and does not ask whether you intend it. Ref. CIBT-3016-8088-8		

Closing balance, month by month

Highest 270,342,152 s · lowest 206,411,669 s



August 3015 July 3016

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 8317-9821 3016-07