CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 371, Pallas Ring 10

Account 8564-8317-9821
Period 1–31 May 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
174,550,677 s	**+23,706,609 s**	**-851,353 s**	**197,405,933 s**

Date	Description	Amount (s)	Balance (s)
01 May	Payroll credit: Interworld Post	+1,126,921	175,677,598
	The Interworld Post pay reached Ganymede, a branch that had been closed for 31 days, so the Bank held the credit in its night safe until the branch could take it in. It was posted on the morning it could be, with the interest it had earned while it waited. Ref. CIBT-3020-C14E-4		
11 May	Transfer to joint account	-676,153	175,001,445
	Reconciled in both directions to 8564-9847-8770, the joint account agrees to the second on every line since 3018. The auditors describe this as the ideal, and note that it is rarely found. Ref. CIBT-3020-AAC6-8		
19 May	ATM withdrawal: Ganymede	-172,800	174,828,645
	The audit trail for the machine at Ganymede shows 0.950 cycle dispensed and the rest printed as a receipt. The machine rounds down to the denomination it holds, and the trail records both figures. Ref. CIBT-3020-ABA9-0		
26 May	Deposit: Hall E	+21,896,032	196,724,677
	Deposits from the Venus Cloudport are sealed in a gas-tight case and opened at Hall E with the case held upright, as the Cloudport's officers ask. The case has never once arrived the wrong way up, and they regard this as the whole of their competence. Ref. CIBT-3020-6798-9		
27 May	Slippage fee (Ganymede, 8 transfers)	-2,400	196,722,277
	Transfers under 51 crossings are rounded to the nearest half-second on the way across, a rule the Bank introduced for small depositors so that they are never charged a second they cannot see. The rule does not apply to anybody else. Ref. CIBT-3020-BF77-3		
31 May	Interest at 4.70% APY	+683,656	197,405,933
	A fraction of a second was lost when the interest was converted from cycles, because the conversion table was printed one line too early. The line has been reprinted, and the second is returned, with the Bank's compliments on its arithmetic. Ref. CIBT-3020-C7CF-6		

Closing balance, month by month

Highest 244,948,829 s · lowest 174,550,677 s



June 3019 May 3020

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 3020-05