CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Greta Cardew
Unit 249, Pallas Ring 10

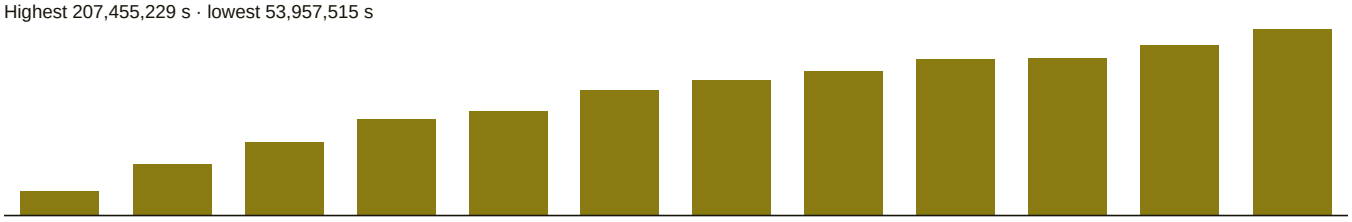
Account 8564-8564-3154
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
192,614,866 s	**+15,106,763 s**	**-266,400 s**	**207,455,229 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	Payroll credit: St. Catherine Bakeries	+3,758,633	196,373,499
	A deduction of 3,758,633 for a staff canteen that closed in 3011 is still taken from the wage on the 5th. The canteen's last manager writes each spring to say that the lunches are still in the books, and the firm has agreed that they are. Ref. CIBT-3012-B2A4-1		
05 Jul	Slippage fee (Tallinn Sector, 8 transfers)	-7,200	196,366,299
	You send your transfers at first light on the first Standard morning of each week, when the relay is least crowded, and the fee is lower for it. You have sent them at that hour since 3011, and the officers have noted it without comment. Ref. CIBT-3012-730A-7		
09 Jul	ATM withdrawal: Tallinn Sector	-86,400	196,279,899
	A withdrawal entered on the 9th as cash was in fact an advance against your next wage, paid by the machine under its own name. The line has been moved to the advances heading, where it was always going to end up. Ref. CIBT-3012-4C00-3		
21 Jul	Deposit: Hall E	+10,641,876	206,921,775
	You have made a deposit at Hall E on the 21st of every month since 3011, and the officers now begin entering it before you reach the window. They call this a formality, and they mean the first. Ref. CIBT-3012-7048-9		
24 Jul	ATM withdrawal: Tallinn Sector	-172,800	206,748,975
	The fee on a withdrawal at Tallinn Sector is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3012-EB97-5		
31 Jul	Interest at 4.40% APY	+706,254	207,455,229
	The 706,254 on this line is paid by St. Catherine Bakeries under its staff savings scheme and is shown for completeness. It is not a gift from the Bank, which has never been asked to make one. Ref. CIBT-3012-ABDD-5		

Closing balance, month by month

Highest 207,455,229 s · lowest 53,957,515 s



August 3011 July 3012

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 8564-3154 3012-07