CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 363, Pallas Ring 10

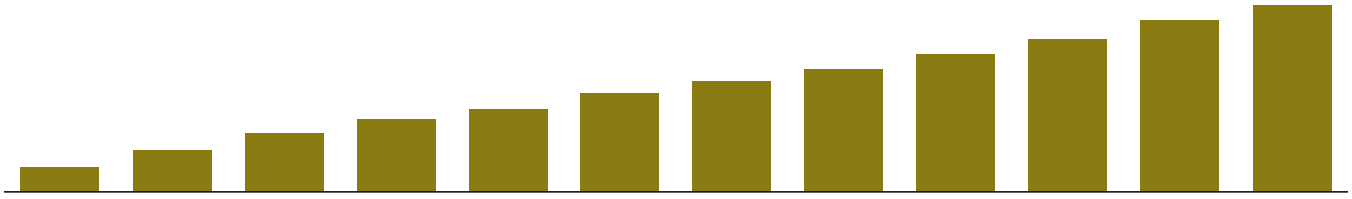
Account 8564-8564-3261
Period 1–30 June 2920
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,378,991 s	**+2,153,781 s**	**-262,800 s**	**22,269,972 s**

Date	Description	Amount (s)	Balance (s)
05 Jun	Slippage fee (Bronx Sector, 4 transfers)	-3,600	20,375,391
	A line on last month's statement counted the same 4 crossings twice, once at the sending end and once at the receiving. The second count has been removed, and the fee now shown is the only fee you owe for the period. Ref. CIBT-2920-5C0F-3		
08 Jun	Deposit: Hall E	+1,690,488	22,065,879
	You have made 26 deposits at Hall E on the same weekday, each in the first hour of opening, and each time you have asked whether the window is quiet. It has been, every time, and the Bank says so. Ref. CIBT-2920-2BE1-9		
10 Jun	ATM withdrawal: Bronx Sector	-259,200	21,806,679
	Dispensing took longer than usual because the machine read your card twice, once for each world it had been told you might be on. The second reading agreed with the first, and the withdrawal is correct. Ref. CIBT-2920-4BCB-6		
29 Jun	Payroll credit: the Ceres Ring Assay Office	+381,778	22,188,457
	The Ceres Ring Assay Office rounds the wage down to the whole day and the overtime to the nearest half-hour, so the overtime always comes out a little above the timesheet and the wage a little below the hours. Across the year the two agree, which the firm calls the balance. Ref. CIBT-2920-F063-8		
30 Jun	Interest at 4.80% APY	+81,515	22,269,972
	The posted rate changed partway through the period. Interest before the change is at the old rate and after it at the new, and the change falls on the 30th, so you may check the sums at your own table, as you have done before. Ref. CIBT-2920-6D87-8		

Closing balance, month by month

Highest 22,269,972 s · lowest 2,258,698 s



July 2919 June 2920

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 8564-3261 2920-06