CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wren Lindqvist
Unit 326, Pallas Ring 10

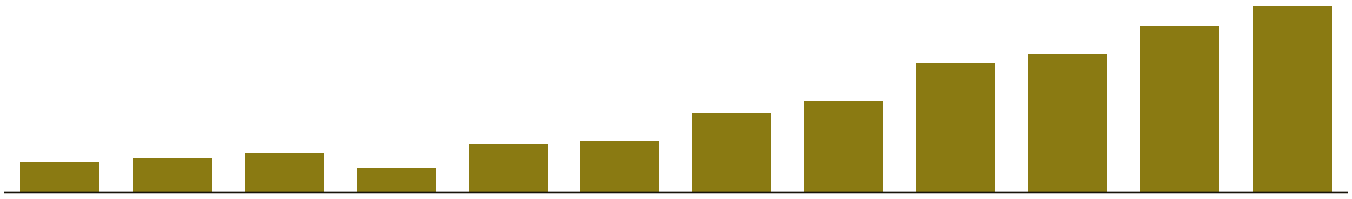
Account 8564-8564-3261
Period 1–31 July 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
58,972,693 s	**+1,378,135 s**	**-262,800 s**	**60,088,028 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	ATM withdrawal: Svalbard	-172,800	58,799,893
	You ask the machine for the balance before the cash and again after, as if the sum might have moved between the two. In 4 years the machine has never once shown a different figure, and it has begun to show both at once. Ref. CIBT-2963-8592-8		
09 Jul	Slippage fee (Svalbard, 6 transfers)	-3,600	58,796,293
	On Svalbard the day is shorter than ours, so slippage is charged per local hour and converted to the Standard rate. The local office reports this as a matter of pride, and asks that the fee be read as 0.30 s per local hour, which is 1,800 seconds less than the Head Office would charge. Ref. CIBT-2963-9A73-0		
14 Jul	ATM withdrawal: Svalbard	-86,400	58,709,893
	The machine's receipts are kept under the practice on whole seconds at the close of day for one period only, and this one is the last of its kind. The branch asks that you collect yours before the next service, on the 14th. Ref. CIBT-2963-16DC-0		
30 Jul	Deposit: Hall E	+1,142,245	59,852,138
	The Ceres Ring Assay Office put its own deposit into the same envelope as yours, and a clerk has been asked to separate them. The clerk asks that the Ceres Ring Assay Office not be told, since the clerk has no intention of being thanked for the arithmetic. Ref. CIBT-2963-E71F-5		
31 Jul	Interest at 4.80% APY	+235,890	60,088,028
	The posted rate is rounded to the nearest tenth of a percent before it is applied, so 4.80% APY is in fact a little under the figure, and the account is treated as though it were exact. Ref. CIBT-2963-DDDC-3		

Closing balance, month by month

Highest 60,088,028 s · lowest 51,315,619 s



August 2962 July 2963

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 2963-07