CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Jarrah Whitlock
Unit 391, Pallas Ring 10

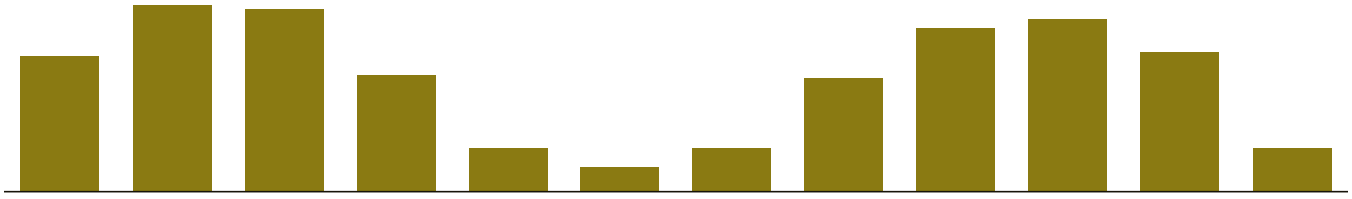
Account 8564-8564-8989
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,486,724,423 s	+10,516,589 s	-222,827,945 s	1,274,413,067 s

Date	Description	Amount (s)	Balance (s)
07 Jul	Transfer to joint account	-3,485,177	1,483,239,246
	The transfer to 8564-2488-0826 was posted a day early because the local office keeps its calendar on a longer day, and a day late because the Bank does not. Both holders agreed to the result on the same day, which is the closest they have come to agreeing on a date. Ref. CIBT-2995-9D33-4		
11 Jul	Payroll credit: the Lagrange Four Commissary	+5,808,629	1,489,047,875
	No fee was charged on the Lagrange Four Commissary credit, which arrived as one envelope with the staff list enclosed. The Bank does not charge for a list, and the Teller read it to see whether a fee was owed. It was not. Ref. CIBT-2995-A4AE-8		
15 Jul	Transfer to own account: Vancouver Sector	-219,169,968	1,269,877,907
	The Callisto desk raises its sundries on its own long day and posts them on ours, so a charge made on Callisto's afternoon arrives here before breakfast. The desk asks us to say that it is not in a hurry, only early. Ref. CIBT-2995-DD32-4		
21 Jul	ATM withdrawal: Vancouver Sector	-172,800	1,269,705,107
	The 0.30 s fee for this withdrawal would ordinarily have been taken on the 21st. It was not, because the cash was drawn on a day the machine was not on the books at all, and the Bank does not recognise a withdrawal on a day it does not recognise. Ref. CIBT-2995-4F20-7		
31 Jul	Interest at 3.80% APY	+4,707,960	1,274,413,067
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-2995-98D5-1		

Closing balance, month by month

Highest 1,590,580,244 s · lowest 1,233,141,135 s



August 2994 July 2995

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 8564-8989 2995-07