CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ulla Sorensen-Vey
Unit 235, Pallas Ring 10

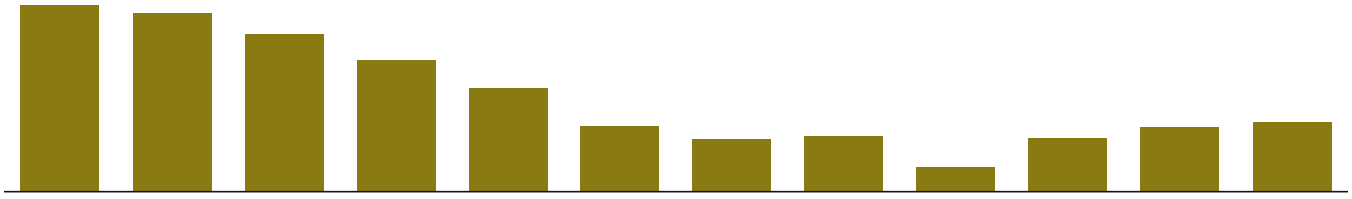
Account 8564-9155-4635
Period 1–30 September 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,707,569,768 s	+10,876,618 s	-521,100 s	1,717,925,286 s

Date	Description	Amount (s)	Balance (s)
07 Sep	ATM withdrawal: Ganymede	-259,200	1,707,310,568
	You draw 3 Standard days and then send a note to the branch asking whether the sum was correct. The file says the answer is always yes, that you know this, and that you ask anyway. Ref. CIBT-3000-2F50-6		
07 Sep	Deposit: Hall E	+6,323,099	1,713,633,667
	Deposited by Cloudport Aerostat Lines on the 7th as a long-service award. The office now describes it in the plainer words of its own bonus schedule, the sum is correct, and nobody at Hall E has asked what the award was for. Ref. CIBT-3000-2180-8		
16 Sep	ATM withdrawal: Ganymede	-259,200	1,713,374,467
	Withdrawals from Ganymede are charged in whole cycle, rounded up, while deposits there are rounded down, which the local office describes as balanced. The arrangement is the same for every customer, and it has been applied to your 8564-9155-4635 without exception. Ref. CIBT-3000-EDE7-6		
28 Sep	Slippage fee (Ganymede, 3 transfers)	-2,700	1,713,371,767
	The Ganymede branch reckons the slippage on its own crossings and passes the charge to us at the day's close. The rate is 0.30 s per Standard day, as on every world, and the local office asks to be thanked for working the sums without a calculator. Ref. CIBT-3000-A0D5-9		
30 Sep	Interest at 3.20% APY	+4,553,519	1,717,925,286
	The rate printed on the last two statements was a tenth of a point too high. The account has been paid correctly from the 30th, and the overpayment of 4,553,519 comes off next month's interest, which is smaller by that sum and no less secure. Ref. CIBT-3000-8BA6-6		

Closing balance, month by month

Highest 2,006,329,536 s · lowest 1,608,056,524 s



October 2999 — September 3000

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 9155-4635 3000-09