CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Nadia Achterberg
Unit 168, Pallas Ring 10

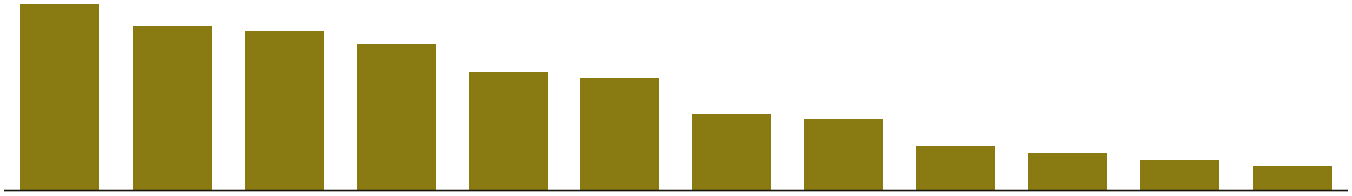
Account 8564-9612-8708
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
652,066,842 s	**+10,002,723 s**	**-28,072,704 s**	**633,996,861 s**

Date	Description	Amount (s)	Balance (s)
01 May	Payroll credit: the Lagrange Four Commissary	+8,100,862	660,167,704
	Under the rounding rule, a wage that falls between two whole cycles is paid to the lower one, and the remainder is held in reserve. Your remainder this month is 0.947 of one cycle, and it stays where it is. Ref. CIBT-3003-112C-3		
15 May	Transfer to own account: Io	-27,895,404	632,272,300
	The bench in the Hall E lobby belongs to the lobby, not to you, and the Bank's surveyors have been asked to confirm it. The upkeep charge of 0.30 s is paid anyway, because you asked for it to be, and the bench has never once been empty when you arrived to sit on it. Ref. CIBT-3003-F3B8-1		
16 May	ATM withdrawal: Io	-86,400	632,185,900
	The withdrawal was held at the Io relay for 28 days while its clock was checked against Head Office. The clock was right, the relay was not, and the cash was released on the 16th with the 28 days' interest on it. Ref. CIBT-3003-8092-9		
16 May	Slippage fee (Io, 5 transfers)	-4,500	632,181,400
	The fee on your crossings is worked out per whole second of difference, and the difference on this route hardly ever changes. The Bank therefore set the fee once and left it, and the officer says there is nothing further to reconcile. Ref. CIBT-3003-BF53-8		
27 May	ATM withdrawal: Io	-86,400	632,095,000
	The Teller weighed the cash in her palm before she counted it, which she does not usually do, and said it weighed exactly what it should. She was not sure whether this was a compliment to the cash. Ref. CIBT-3003-3A1D-1		
31 May	Interest at 3.50% APY	+1,901,861	633,996,861
	The auditors asked for the interest on this line to be rebuilt from the Head Office's copy of the rate, and found the copy had been written one column too far right. The sum was never affected; the column has been moved. Ref. CIBT-3003-11F7-1		

Closing balance, month by month

Highest 1,113,629,015 s · lowest 633,996,861 s



June 3002 May 3003

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 9612-8708 3003-05