CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Marchetti
Unit 104, Pallas Ring 10

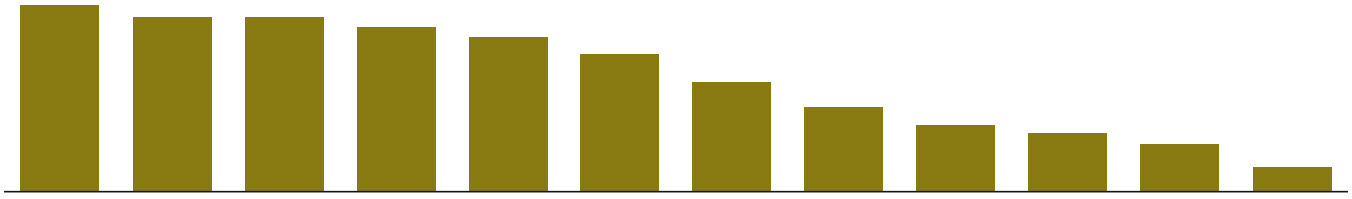
Account 8564-9636-1663
Period 1–30 June 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
306,725,269 s	**+5,792,000 s**	**-31,807,207 s**	**280,710,062 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Payroll credit: the Ceres Ring Assay Office	+4,565,099	311,290,368
	Your wages from the Ceres Ring Assay Office are rounded down each month to the whole day, and the remainder goes into a staff reserve. The reserve is kept in a folder behind the counter, out of the light for the year and paid out in a single sum. This year it came to 0.950 of one day, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-3025-126D-3		
20 Jun	Transfer to joint account	-2,739,059	308,551,309
	The teller asks that both holders be reminded the joint account is not a contest, although the transfer on the 20th suggests otherwise. Ref. CIBT-3025-8C2A-0		
20 Jun	Transfer to own account: London Sector	-29,062,748	279,488,561
	The copy of your 3023 mandate supplied at London Sector was sent by relay, and the relay cost 0.30 s. The Bank has taken the cost on itself, the mandate being yours. Ref. CIBT-3025-7080-9		
22 Jun	Slippage fee (London Sector, 9 transfers)	-5,400	279,483,161
	The Ceres Ring Assay Office at London Sector sends its transfers on the local day, so every crossing into Hall E carries a fee for the difference. The fee is 5,400 s this month, the same as last, and the office has accepted it in writing. Ref. CIBT-3025-1497-5		
30 Jun	Interest at 4.80% APY	+1,226,901	280,710,062
	The Ceres Ring Assay Office pays its staff's interest on a schedule of its own and asked us to match it. The Bank has agreed, and this period's interest was credited on the 30th, a day earlier than the schedule. Ref. CIBT-3025-4E60-5		

Closing balance, month by month

Highest 462,968,596 s · lowest 280,710,062 s



July 3024 June 3025

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 9636-1663 3025-06