CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bram Inglewood
Unit 353, Pallas Ring 10

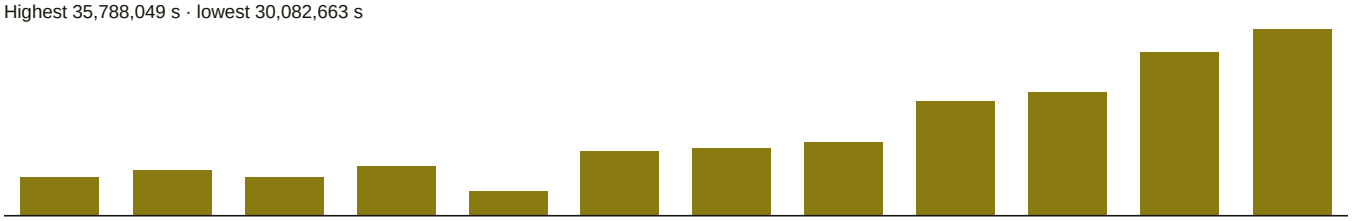
Account 8564-1116-7708
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,969,215 s	**+1,224,744 s**	**-405,910 s**	**35,788,049 s**

Date	Description	Amount (s)	Balance (s)
06 May	Slippage fee (L4 Habitat, 8 transfers)	-7,200	34,962,015
	The fee on these 8 crossings was rounded down to the whole second at each crossing, not on the total. The auditors may check the figure against the Head Office sums, and the 1,200 seconds that rounding saved you have been returned. Ref. CIBT-3003-E62E-0		
11 May	Transfer to joint account	-114,097	34,847,918
	Joint interest is rounded half up to the nearest second. Two officers check the sum to the second before it is posted, and the second check is made in a different hand. Ref. CIBT-3003-135D-9		
22 May	ATM withdrawal: L4 Habitat	-259,200	34,588,718
	Filed for the auditors: the withdrawal at L4 Habitat carries the branch's own reference, which the machine is not able to print. The reference was added by hand, and the machine's log agrees with the hand. Ref. CIBT-3003-D406-0		
25 May	Turbulence Cover	-25,413	34,563,305
	Brymar College's route manager has asked that delays be counted from the hour the crew arrives, not the hour the passengers do. The underwriters agreed, on condition that the crew is counted too. Ref. CIBT-3003-05DA-2		
29 May	Deposit: Hall E	+1,096,524	35,659,829
	The fee on this deposit is waived, because it was paid in on the day of your last withdrawal. The Bank does not charge for a deposit that is the other half of a transaction already completed, and the clerk finds the position unusually tidy. Ref. CIBT-3003-2B98-7		
31 May	Interest at 4.40% APY	+128,220	35,788,049
	Interest was posted twice in one week, once at the posted rate and once at the rate of the day before. The second posting has been reversed, and the account carries the rate that was in force on each day. Ref. CIBT-3003-B0C8-5		

Closing balance, month by month

Highest 35,788,049 s · lowest 30,082,663 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 1116-7708 3003-05