CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 283, Pallas Ring 10

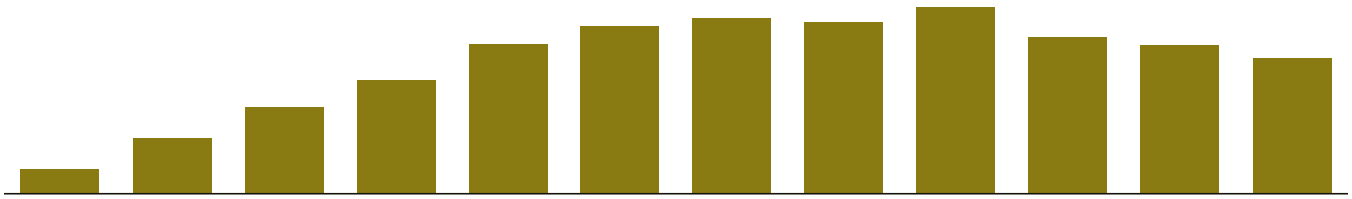
Account 8564-1344-9708
Period 1–31 May 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
61,023,438 s	**+641,332 s**	**-2,936,467 s**	**58,728,303 s**

Date	Description	Amount (s)	Balance (s)
05 May	Transfer to own account: Phobos	-2,588,767	58,434,671
	A handling fee of 0.30 s was levied on an envelope that had come back to the branch empty. The envelope has now been charged twice and has not once complained, which the officer finds reassuring. Ref. CIBT-3012-5106-2		
21 May	Payroll credit: St. Catherine Bakeries	+397,239	58,831,910
	Paid in lieu of 31 days' leave owed and not taken, this credit is from St. Catherine Bakeries. The Bank has no view on whether the leave was owed; the employer's office has signed for it. Ref. CIBT-3012-4588-5		
26 May	Slippage fee (Phobos, 7 transfers)	-2,100	58,829,810
	A customer at the next window asked why her slippage was lower than yours. The officer explained that she had made fewer crossings, and that you had made one more, and that the Bank was not in a position to comment further. Ref. CIBT-3012-6D47-7		
28 May	ATM withdrawal: Phobos	-172,800	58,657,010
	The withdrawal at Phobos posted 31 days before it was made, because the relay on that world sends its figures ahead of their hour. The receipt carries the right date, and the statement has been corrected to it. Ref. CIBT-3012-F59A-3		
28 May	ATM withdrawal: Phobos	-172,800	58,484,210
	The fee for this withdrawal has been returned. The machine was out of receipt paper that morning, and the Bank does not charge for a withdrawal it cannot vouch for on paper. Ref. CIBT-3012-B42C-3		
31 May	Interest at 4.80% APY	+244,093	58,728,303
	A line on the 31st printed the balance before the last deposit. The interest was calculated on the correct balance, so the figure stands; only the printed balance was out of date, and it has been reprinted with the day's date on it. Ref. CIBT-3012-3CA3-2		

Closing balance, month by month

Highest 68,122,992 s · lowest 38,196,324 s



June 3011 May 3012

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 1344-9708 3012-05