CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 294, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
55,748,070 s	**+3,375,599 s**	**-520,200 s**	**58,603,469 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Callisto	-259,200	55,488,870
	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-CC40-2		
08 Jul	Memory Vault: box 46-480, quarter	-259,200	55,229,670
	Box 46-480 is kept on the Io sub-level, where the rent is set by the local day and falls due while the custodians are still at breakfast. The local office collects it at dawn and posts it under the Head Office's date, so that the quarter closes at one moment on both worlds. Ref. CIBT-3012-E2FB-3		
17 Jul	Slippage fee (Callisto, 6 transfers)	-1,800	55,227,870
	Charged at 0.30 s per Standard day across the period in which your transfers crossed between branches whose clocks disagree. An officer has noted that 6 of these transfers were automatic and suggests consolidating them; doing so would have saved 1,500 seconds this month. Ref. CIBT-3012-9D32-4		
23 Jul	Deposit: Hall E	+2,755,368	57,983,238
	The deposit posted on the 23rd appears in the ledger twice under different references, once from the counter and once from the night safe. The second line is marked as a copy, not removed, and it adds nothing to your balance. Ref. CIBT-3012-6BD0-4		
25 Jul	Payroll credit: St. Catherine Bakeries	+397,239	58,380,477
	The Teller records that you asked for the credit in the smaller notes, then asked for it to be counted again, and that this is the only such request the branch has received this year. Ref. CIBT-3012-3962-0		
31 Jul	Interest at 4.80% APY	+222,992	58,603,469
	Your rate is set by St. Catherine Bakeries's staff plan and has been raised by a fraction at the start of the year, as the plan promised. The plan has not said by how much. The Bank has said that it will wait, and it has. Ref. CIBT-3012-C7BB-2		

Closing balance, month by month

Highest 68,122,992 s · lowest 49,713,465 s



August 3011 July 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 3012-07