CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Cleo Achterberg
Unit 381, Pallas Ring 10

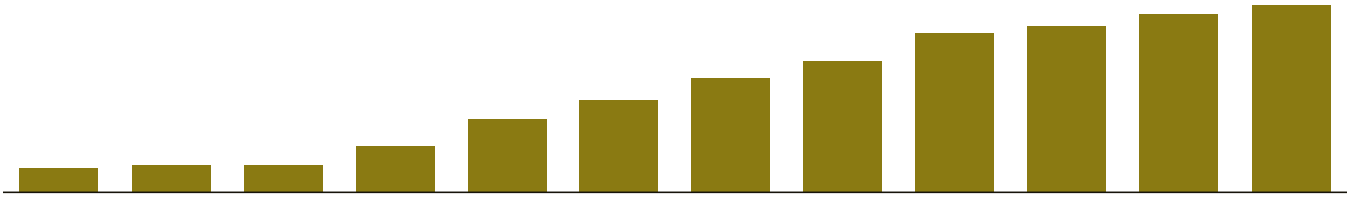
Account 8564-1525-0708
Period 1–30 June 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
82,728,789 s	**+1,389,332 s**	**-192,670 s**	**83,925,451 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	ATM withdrawal: Vancouver Sector	-86,400	82,642,389
	Cash-time withdrawals at Vancouver Sector are rounded down to the second, and the machine then rounds the result down again to the whole day. The Bank has asked for one rounding per withdrawal and has been told the machine is only doing what it was built for. Ref. CIBT-3012-A2A4-0		
08 Jun	Deposit: Hall E	+706,862	83,349,251
	The clearing charge on this deposit has been waived. The envelope was opened only at the counter and never passed through another desk, and the Bank does not charge for the handling of a thing that has been handled only once. Ref. CIBT-3012-B196-4		
19 Jun	ATM withdrawal: Vancouver Sector	-86,400	83,262,851
	The Audit Committee asked whether it is possible to make 3 withdrawals in a single minute on the same machine. It is. The concourse at Vancouver Sector was empty at the time, and the machine is quick. Ref. CIBT-3012-8D16-5		
23 Jun	Payroll credit: Harbourfront Shipping	+434,284	83,697,135
	Harbourfront Shipping pays in whole days and the Bank posts in whole seconds, so each credit carries a small gap. This month the gap is 0.981, which the payroll office has asked us to leave in the account, where it can be seen to be there. Ref. CIBT-3012-D285-5		
25 Jun	Temporal Health Plan	-17,470	83,679,665
	The plan pays providers to the nearest second and collects from members to the nearest hour, which accounts for the difference on this statement. The members' figure is the one shown below. Ref. CIBT-3012-D1AF-0		
27 Jun	Slippage fee (Vancouver Sector, 8 transfers)	-2,400	83,677,265
	No fee is charged on the 8 crossings. The relay logged them as held by the Bank's own system, and the Bank does not bill a holder for its own lateness, however brief it was. Ref. CIBT-3012-0042-6		
30 Jun	Interest at 3.60% APY	+248,186	83,925,451
	Interest for 4 days was not paid this month because the account was in transit between two branches, and interest is paid only when an account is at rest. It accrued all the same, and it has been paid on arrival. Ref. CIBT-3012-E838-0		

Closing balance, month by month

Highest 83,925,451 s · lowest 60,857,667 s



July 3011 June 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  1525-0708  3012-06`