CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Bracegirdle
Unit 98, Pallas Ring 10

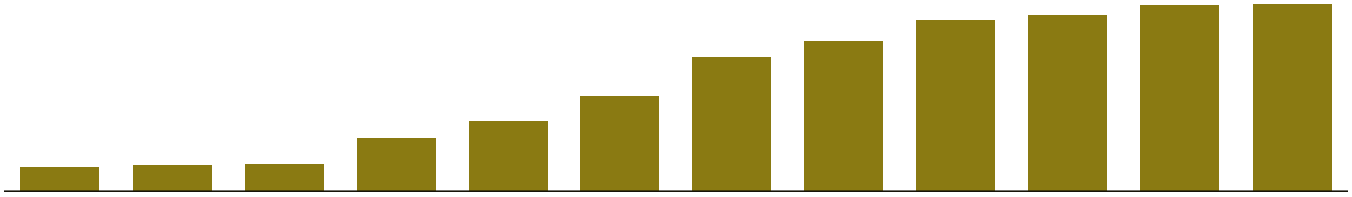
Account 8564-1663-1609
Period 1–31 May 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
63,967,621 s	**+526,944 s**	**-436,405 s**	**64,058,160 s**

Date	Description	Amount (s)	Balance (s)
18 May	Slippage fee (Ganymede, 2 transfers)	-600	63,967,021
	The 2 transfers were held 31 days at the relay, not for any fault of the relay's. The Bank would not release a transfer whose clock had not yet agreed with the Head Office's about which day it was. Ref. CIBT-2995-09DB-6		
19 May	Transfer to own account: Ganymede	-435,805	63,531,216
	A monthly transfer to 8564-2194-0839, a sundry line on your own instruction since 2991. It appears here because the instruction is older than the statement format, and no better column has been found for it. Ref. CIBT-2995-9BF6-4		
30 May	Payroll credit: the Lagrange Four Commissary	+340,372	63,871,588
	The Lagrange Four Commissary pay reached Ganymede, a branch that had been closed for 29 days, so the Bank held the credit in its night safe until the branch could take it in. It was posted on the morning it could be, with the interest it had earned while it waited. Ref. CIBT-2995-4984-4		
31 May	Interest at 3.50% APY	+186,572	64,058,160
	Interest on Ganymede accrues on the station's own day, which runs a little slow, so the day's interest is posted in the morning rather than at close. It comes to the same sum by the end of the month, having taken a little longer to arrive. Ref. CIBT-2995-B1D3-1		

Closing balance, month by month

Highest 64,058,160 s · lowest 41,820,277 s



June 2994 May 2995

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 1663-1609 2995-05