CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dagny Ostrander
Unit 90, Pallas Ring 10

Account 8564-1663-2698
Period 1–31 August 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
160,726,611 s	**+2,634,283 s**	**-15,586,507 s**	**147,774,387 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	ATM withdrawal: New Orleans Sector	-259,200	160,467,411
	Withdrawn at New Orleans Sector and rounded to the nearest day in your favour. The Bank's rounding has gone your way before, and each time the statement says so in the same line, which nobody has thought to change. Ref. CIBT-3012-B3A5-3		
07 Aug	Payroll credit: Ganymede Heights Infirmary	+2,058,346	162,525,757
	On the day the Ganymede Heights Infirmary wage arrives you move 23 d 19:45:46 to 8564-2321-7244 before lunch and leave the rest where it lies. The Bank has recorded this as a preference and not an instruction, since you have never once asked for a transfer to be made. Ref. CIBT-3012-63EB-8		
19 Aug	Slippage fee (New Orleans Sector, 3 transfers)	-2,700	162,523,057
	On New Orleans Sector the relay keeps the local day, so a transfer sent at the Head Office's noon arrives at the local midnight and is charged at the lowest rate of the day. The local office calls this a discount, and the Bank calls it the rate. Ref. CIBT-3012-66ED-3		
20 Aug	Transfer to own account: New Orleans Sector	-15,324,607	147,198,450
	Your safe-deposit key was replaced at the Hall E counter. This is a sundry charge and not a fee. The old key was returned, and the new one has not been used, the Bank having no record that it was ever asked to open anything. Ref. CIBT-3012-3D61-0		
31 Aug	Interest at 4.30% APY	+575,937	147,774,387
	The statement shows the interest rounded to the second, though it accrued to the tenth. Your account is credited with the figure shown, and the tenths are the Bank's, as they have always been. Ref. CIBT-3012-2DDC-1		

Closing balance, month by month

Highest 238,074,193 s · lowest 147,774,387 s



September 3011 August 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 1663-2698 3012-08