CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 164, Pallas Ring 10

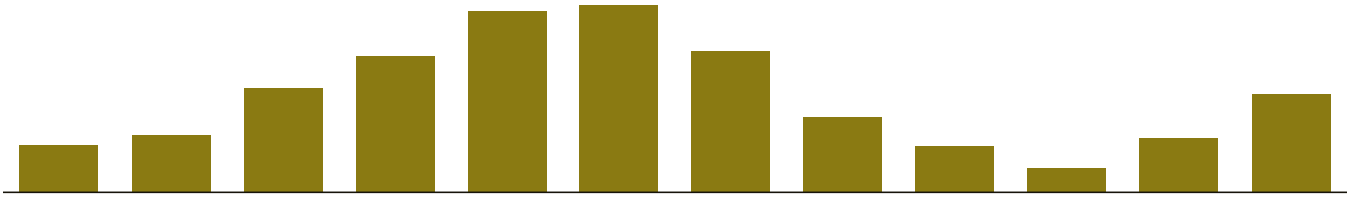
Account 8564-1663-4090
Period 1–30 June 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,394,921 s	**+1,707,192 s**	**-403,388 s**	**14,698,725 s**

Date	Description	Amount (s)	Balance (s)
05 Jun	Slippage fee (Montréal Sector, 7 transfers)	-2,100	13,392,821
	Your employer's payroll office sends its transfers from a clock set two seconds ahead of ours, so each crossing from Brymar College arrives early and is charged for the difference. The office has been told. It replies that it is paid on time and that the seconds are the Bank's concern. Ref. CIBT-3012-7D69-2		
09 Jun	Transfer to joint account	-55,688	13,337,133
	The Teller says the two holders have never agreed on a branch to use, and that this transfer was made at the one neither of them dislikes least. Ref. CIBT-3012-09D8-7		
11 Jun	Deposit: Hall E	+1,570,845	14,907,978
	Deposit by Brymar College, made in a single transfer, which its pay office describes as a bonus for the period and asks us to credit without comment. The Bank has credited it without comment, and the pay office has written to say that this is the comment it expected. Ref. CIBT-3012-49FA-2		
13 Jun	Payroll credit: Brymar College	+92,814	15,000,792
	The rounding on this wage was done by the employer, not the Bank, and the Bank has accepted it on the principle that a wage knows its own sum better than a clerk does. Ref. CIBT-3012-3C89-9		
18 Jun	ATM withdrawal: Montréal Sector	-86,400	14,914,392
	For the auditors: the cash-time withdrawal at Montréal Sector was authorised with a valid token while the holder's record placed them at Hall E. The auditors asked whether the token was used by its owner. The owner, asked, said only that it was a fine morning for it. Ref. CIBT-3012-2A63-8		
27 Jun	ATM withdrawal: Montréal Sector	-259,200	14,655,192
	A fee of 0.30 s was charged on this withdrawal, rounded up to the next whole second as the schedule requires. The schedule rounds the other way for sums under one day, which is why the figure on your receipt and the figure on this line do not always agree. Ref. CIBT-3012-8BD3-9		
30 Jun	Interest at 3.90% APY	+43,533	14,698,725
	You read the interest line before anything else on each statement, and then read the rest in the same order as before. The Teller has noted that the habit has not changed since 3011, and sees no reason it should. Ref. CIBT-3012-C88E-6		

Closing balance, month by month

Highest 17,320,510 s · lowest 12,516,163 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  1663-4090  3012-06`