CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 365, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,556,112 s	**+377,986 s**	**-1,384,813 s**	**38,549,285 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	ATM withdrawal: Phobos	-259,200	39,296,912
	No slippage charge applies to this withdrawal. The money was drawn at Phobos and posted at the branch, and the Bank does not charge for the distance between the two, which it has measured as 53 seconds on foot. Ref. CIBT-3023-1748-2		
03 Jul	Slippage fee (Phobos, 5 transfers)	-1,500	39,295,412
	Fees are worked to the thousandth of a second and then cut to the whole second. The 0.945 that remains on this statement is not lost; it is added to the next crossing that runs the same way. Ref. CIBT-3023-840A-1		
04 Jul	Transfer to own account: Phobos	-864,913	38,430,499
	An item of 864,913 is recorded on the 4th, a day before the transfer was received. The sender's clock runs 15 seconds ahead of ours on that route, and the sender's date was taken, as the terms require. Ref. CIBT-3023-AE83-1		
09 Jul	ATM withdrawal: Phobos	-259,200	38,171,299
	Two figures were recorded for your withdrawal at Phobos, the receipt's and the machine's, and they differ by 0.994 sol. The Bank has used the receipt, which you hold, because the machine cannot be asked to sign for anything. Ref. CIBT-3023-E1BA-9		
13 Jul	Payroll credit: Harbourfront Shipping	+219,762	38,391,061
	The Harbourfront Shipping credit arrived on the same day as the previous three. The Teller has suggested, unasked, that it would save everyone trouble if your pay came the day after the contract's anniversary. The suggestion has been noted. Ref. CIBT-3023-CA99-6		
31 Jul	Interest at 4.80% APY	+158,224	38,549,285
	Interest is credited at the close of the Pallas Ring 10 day, and the local office at Phobos confirms the figure by relay in sols. The statement therefore carries two figures, and only one of them is yours. Ref. CIBT-3023-984E-4		

Closing balance, month by month

Highest 46,437,598 s · lowest 38,549,285 s



August 3022 July 3023

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.

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