CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Larkspur
Unit 63, Pallas Ring 10

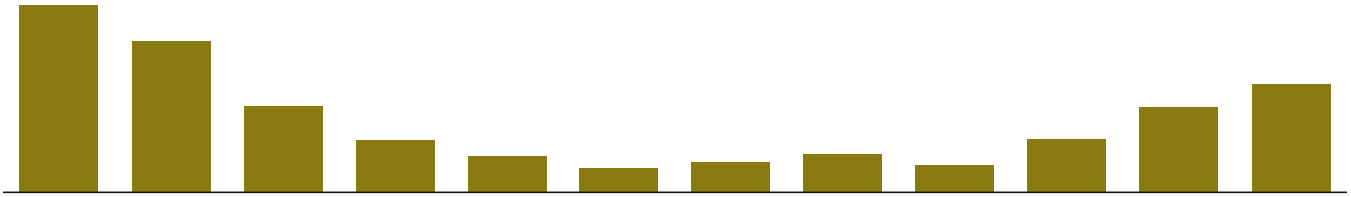
Account 8564-1663-8778
Period 1–31 July 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
92,914,053 s	**+4,877,534 s**	**-879,382 s**	**96,912,205 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Temporal Health Plan	-16,175	92,897,878
	Sessions are counted in halves under the employer's schedule, and 2 sessions came to 61 and a half. The half has been carried to your next claim, where it will be counted again. Ref. CIBT-3022-678C-1		
06 Jul	Deposit: Hall E	+3,609,600	96,507,478
	The Lagrange-4 window sits on the slow side of a rotating ring, so an envelope left on the counter in the morning is a little heavier by evening, with the ring's dust on the flap. The counter brushes it off before the count, and the dust is not charged. Ref. CIBT-3022-FA29-1		
09 Jul	Transfer to joint account	-602,807	95,904,671
	The crossing charge on this transfer, 0.30 s, was not taken, since the joint mandate allows one crossing a month and Hamid Voss used it on the 9th. Ref. CIBT-3022-5F37-8		
15 Jul	ATM withdrawal: Kepler Ring	-259,200	95,645,471
	You take the same sum from the machine at Kepler Ring each time you pass through, and the machine has learned to offer it before you ask. The custodian records this as a courtesy from the machine, and has never found the setting that causes it. Ref. CIBT-3022-D42E-8		
21 Jul	Payroll credit: Ganymede Heights Infirmary	+1,004,678	96,650,149
	Wages from Ganymede Heights Infirmary arrived at Kepler Ring on a public holiday of that world, when the exchange was closed. No fee was taken for the wait, and no interest was lost, since the Bank counts the holiday as a working day for its own purposes. Ref. CIBT-3022-7F2A-9		
21 Jul	Slippage fee (Kepler Ring, 4 transfers)	-1,200	96,648,949
	The slippage shown last month was reckoned on a crossing to Kepler Ring, when the transfer went to Hall E. The two stations sit one crossing apart on the map, and the fee has been restated for the correct route, with the difference of 0.30 s credited. Ref. CIBT-3022-CED5-6		
31 Jul	Interest at 3.40% APY	+263,256	96,912,205
	Interest for 30 days on this balance is worked to the second at 3.40% APY and then trimmed at the close of the Pallas Ring 10 day. Nothing was rounded in your favour or against you; the rule did it, and the table has no opinion. Ref. CIBT-3022-DD31-5		

Closing balance, month by month

Highest 110,313,931 s · lowest 82,483,297 s



August 3021 July 3022

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 1663-8778 3022-07