CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 200, Pallas Ring 10

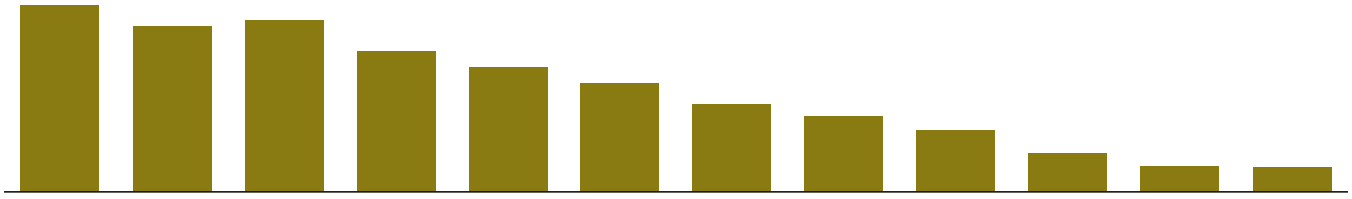
Account 8564-1663-9065
Period 1–31 August 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,875,602 s	**+215,557 s**	**-280,341 s**	**16,810,818 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	Transfer to own account: Oakland Sector	-19,341	16,856,261
	A charge for the upkeep of your signature card is levied on the anniversary of the card. The signature has not changed in that time, and the card has not been asked to change. Ref. CIBT-2993-A191-5		
06 Aug	ATM withdrawal: Oakland Sector	-259,200	16,597,061
	The receipt for 3 Standard days carries the previous day's date. The machine's clock was a day slow that week and has been corrected at the next service. The date on the receipt matches the machine, so the statement follows it. Ref. CIBT-2993-95C6-6		
07 Aug	Payroll credit: St. Catherine Bakeries	+167,743	16,764,804
	The St. Catherine Bakeries credit is paid in two parts, the larger on the 7th and the smaller on the next working day. The office calls this a split and the Bank calls it two credits, and the two have never agreed on a word for it. Ref. CIBT-2993-A04C-7		
12 Aug	Slippage fee (Oakland Sector, 2 transfers)	-1,800	16,763,004
	The Oakland Sector relay counts in days, and every crossing you made was turned into Standard seconds at the posted rate before the fee was taken. That is why the figure looks so exact. Ref. CIBT-2993-C397-5		
31 Aug	Interest at 3.40% APY	+47,814	16,810,818
	The interest was posted at the close of the Pallas Ring 10 day with a late fee of 0.30 seconds, which the Bank has since waived. The posting was 29 days late because the branch was closed for a local festival. Ref. CIBT-2993-0592-3		

Closing balance, month by month

Highest 23,465,463 s · lowest 16,810,818 s



September 2992 August 2993

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 1663-9065 2993-08