CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 271, Pallas Ring 10

Account 8564-1663-9065
Period 1–30 June 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,624,913 s	**+223,346 s**	**-762,111 s**	**19,086,148 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Payroll credit: St. Catherine Bakeries	+167,743	19,792,656
	Your pay from St. Catherine Bakeries goes into 8564-1663-9065 on the same day each month, but the payroll office files it under the first of the month. The Bank shows it under both dates, and it appears under both. Ref. CIBT-3025-7925-7		
13 Jun	ATM withdrawal: New Orleans Sector	-172,800	19,619,856
	Withdrawals fall on the 13th of each month, and always from the machine nearest the lifts. That machine is not the most accurate, and you have never once asked it to be. Ref. CIBT-3025-23EA-7		
16 Jun	ATM withdrawal: New Orleans Sector	-259,200	19,360,656
	You turn your back to the machine while the cash comes out and count it only once you have turned round again. The custodian regards this as sound practice, and has asked the machine to face the other way, politely. Ref. CIBT-3025-06AC-6		
20 Jun	Slippage fee (New Orleans Sector, 1 transfers)	-900	19,359,756
	The fee on 1 crossings has been calculated to the second, the second being the smallest unit this Bank puts on a statement, and the only unit it has ever needed to argue about. Ref. CIBT-3025-FB62-2		
29 Jun	Transfer to own account: New Orleans Sector	-329,211	19,030,545
	The fee for a document issued at New Orleans Sector is charged in whole days and posted in the seconds of the day it was signed. You signed it at the counter, so the day is the one shown; the charge has been reckoned on the other world's clock as the form requires. Ref. CIBT-3025-F323-4		
30 Jun	Interest at 3.40% APY	+55,603	19,086,148
	Auditors queried the figure on the 30th line, then withdrew the query after working the interest three times with three pencils and reaching the same sum. They have recorded the withdrawal as a confirmation and expect no further workings. Ref. CIBT-3025-5D85-2		

Closing balance, month by month

Highest 19,635,643 s · lowest 14,411,729 s



July 3024 June 3025

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 3025-06