CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Kofi Prendergast**
Unit 181, Pallas Ring 10

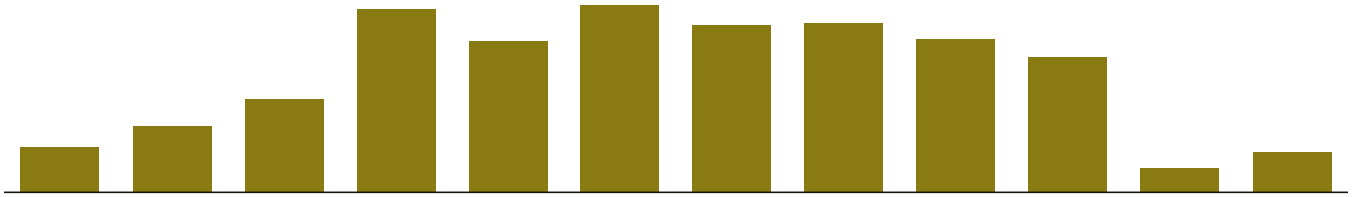
Account 8564-1663-9735
Period 1–31 July 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **374,386,510 s** | **+5,317,514 s** | **-440,100 s** | **379,263,924 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 04 Jul | Payroll credit: Harbourfront Shipping | +2,205,779 | 376,592,289 |
| | Harbourfront Shipping paid 30 standard days late because its office keeps the local festival of its own sun. The Bank accepts that as a reason. The late credit carries the interest it would have earned on time, at the usual rate, and no penalty. Ref. CIBT-3013-F24E-0 | | |
| 06 Jul | ATM withdrawal: Luna | -172,800 | 376,419,489 |
| | Cash is paid out at the machine in multiples of five seconds, and each withdrawal is rounded to the machine's figure rather than yours. This one fell in your favour by 33 seconds, which the machine has added to your next withdrawal, to be taken when convenient. Ref. CIBT-3013-1813-4 | | |
| 07 Jul | Slippage fee (Luna, 9 transfers) | -8,100 | 376,411,389 |
| | Slippage on the transfers Harbourfront Shipping makes to your 8564-1663-9735 is charged to Harbourfront Shipping and not to you, under a contract the two offices signed in 3012. The line shows the fee so that you can check the figure against theirs. Ref. CIBT-3013-7A3C-7 | | |
| 18 Jul | ATM withdrawal: Luna | -259,200 | 376,152,189 |
| | A line on your last statement dated this withdrawal to the day before, because the machine's clock had been set by hand after a fault. It was made on the day shown here. The machine has been set to agree with the branch clock, which took the custodian 31 Standard days and a ladder. Ref. CIBT-3013-2463-6 | | |
| 30 Jul | Deposit: Hall E | +1,863,780 | 378,015,969 |
| | Harbourfront Shipping's payroll clerk has begun writing each deposit's reference in the margin of the slip, so that the window can match it to a wage. The reference for this one reads "back pay for the meeting that was moved", which the Bank has entered under miscellaneous. Ref. CIBT-3013-85A8-9 | | |
| 31 Jul | Interest at 4.00% APY | +1,247,955 | 379,263,924 |
| | The posted rate changed partway through the period. Interest before the change is at the old rate and after it at the new, and the change falls on the 31st, so you may check the sums at your own table, as you have done before. Ref. CIBT-3013-441F-2 | | |

### Closing balance, month by month

Highest 423,295,775 s · lowest 374,386,510 s



August 3012 — July 3013

*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  1663-9735  3013-07`