CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Oyelaran
Unit 34, Pallas Ring 10

Account 8564-5372-7708
Period 1–31 July 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,537,961 s	**+462,745 s**	**-292,911 s**	**14,707,795 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Mech Veterans' Time Pension	+56,913	14,594,874
	Your pension was held at the Pensions Office for 31 days while its papers were checked against the Authority's list of divisions, which had been redrawn. The divisions are as they were, and the payment has been released with the wait added as interest. Ref. CIBT-3022-20A5-5		
15 Jul	Slippage fee (Europa, 6 transfers)	-1,800	14,593,074
	The fee for 6 crossings was worked at the previous day's rate, which the Bank has since corrected upward. The shortfall of 1,800 seconds is charged this month, and the line beneath shows how it was reached. Ref. CIBT-3022-70AC-4		
15 Jul	Temporal Health Plan	-31,911	14,561,163
	Audit note on your cover: the premium for 3 months was calculated from the plan's rounding schedule, which the auditors read in full before concluding that the sum is right to the hundredth of a cycle. Ref. CIBT-3022-604D-1		
19 Jul	ATM withdrawal: Europa	-259,200	14,301,963
	Where the machine's denomination falls short of a request, a half is paid up, not down. This withdrawal fell exactly on the half, and was paid up. Ref. CIBT-3022-FA8E-9		
29 Jul	Deposit: Hall E	+347,681	14,649,644
	The auditors have been told that the deposit was credited 29 days before the relay sent it, which is not possible. The Bank has accepted the posting on the strength of the slip's date, and the auditors may want to check the slip. Ref. CIBT-3022-816A-3		
31 Jul	Interest at 4.80% APY	+58,151	14,707,795
	The 31st line was keyed from a pencil draft in which the sixth digit of the rate had been written as a 3 and corrected to an 8 without initials. The rate is 4.80% APY, the interest has been worked again from it, and the 21 seconds the error cost you are credited below. Ref. CIBT-3022-8658-8		

Closing balance, month by month

Highest 14,781,647 s · lowest 9,263,621 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 5372-7708 3022-07