CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Juvonen
Unit 67, Pallas Ring 10

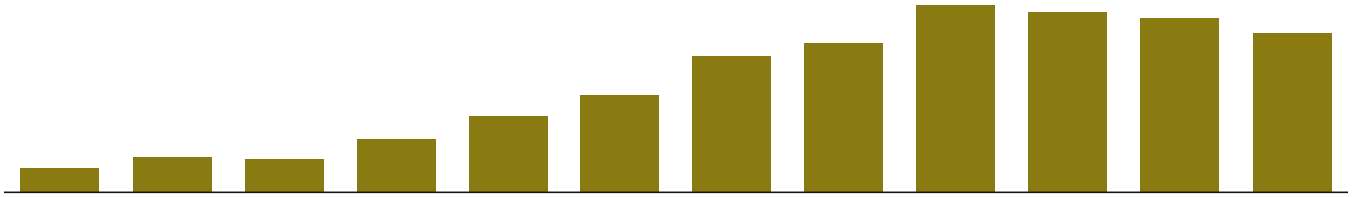
Account 8564-5406-7708
Period 1–30 June 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
351,036,438 s	**+4,039,922 s**	**-15,309,506 s**	**339,766,854 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	ATM withdrawal: São Paulo Sector	-172,800	350,863,638
	The officer at the Hall E desk notes that you took the cash in small denominations. The Bank prefers this form and would be grateful to see it more often. Ref. CIBT-2986-C3FB-1		
15 Jun	ATM withdrawal: São Paulo Sector	-259,200	350,604,438
	The fee on a withdrawal at São Paulo Sector is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2986-98B0-4		
15 Jun	Temporal Health Plan	-16,586	350,587,852
	Cover for São Paulo Sector began on the day that branch opened, and the plan has counted the 29 days before that too, on the reasoning that the branch was always going to open. Ref. CIBT-2986-97A6-8		
15 Jun	Transfer to own account: São Paulo Sector	-14,859,720	335,728,132
	The sundry was delayed 30 days because the item it paid for had been sent to São Paulo Sector to be weighed. The weighing station was checking its scale against a scale on another world, and the two disagreed by a margin the station called respectable. Ref. CIBT-2986-4C84-4		
18 Jun	Payroll credit: the Europa Ice Authority	+2,782,042	338,510,174
	The employer's wages for 29 standard days arrive at the start of the month, because that is when its office begins its own. The employer apologises for the early hour. The Bank has no quarrel with the hour, only with the day it began on. Ref. CIBT-2986-E98C-6		
24 Jun	Slippage fee (São Paulo Sector, 4 transfers)	-1,200	338,508,974
	Over 4 months you have never once asked why the fee is what it is. The officer has begun to explain it anyway, just in case, and you have not changed it. Ref. CIBT-2986-A3A8-4		
30 Jun	Interest at 4.30% APY	+1,257,880	339,766,854
	A fee of 0.30 s on the late posting of the interest has been waived. The delay was not the depositor's, and the Bank has been reminded that it does not charge for its own slowness, however long that takes. Ref. CIBT-2986-5BE2-5		

Closing balance, month by month

Highest 360,210,798 s · lowest 238,814,637 s



July 2985 June 2986

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  5406-7708  2986-06`