CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Calla Eversley
Unit 225, Pallas Ring 10

Account 8564-6280-8564
Period 1–30 June 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
28,873,247 s	**+237,944 s**	**-1,580,540 s**	**27,530,651 s**

Date	Description	Amount (s)	Balance (s)
13 Jun	Turbulence Cover	-23,337	28,849,910
	Each leg of a journey was listed as a separate journey, so the premium was charged by the minute carried. The Bank has accepted that reading as the lesser of the two. Ref. CIBT-2995-255A-8		
19 Jun	ATM withdrawal: Io	-259,200	28,590,710
	You make your withdrawal at Io at the same minute every month, a little after the hour, when the concourse is nearly empty. The machine has been set to be ready for you, and the concourse has been set to be empty. Ref. CIBT-2995-EFCE-2		
22 Jun	Payroll credit: Phobos Drydock	+136,888	28,727,598
	You check the Phobos Drydock figure each month against a pencil list you keep at the back of your bag. The list has never been wrong, and the Bank was asked once, politely, to keep a copy of it on file. Ref. CIBT-2995-6181-5		
24 Jun	Slippage fee (Io, 2 transfers)	-1,200	28,726,398
	A standing order you set up for 2 crossings, sent twice a month, attracts this fee. The Bank has been unable to suggest a cheaper arrangement and has said so in writing, in a letter you have not yet answered. Ref. CIBT-2995-5F57-8		
29 Jun	Transfer to own account: Io	-1,296,803	27,429,595
	Each sundry is initialled in pencil before it is signed in ink, which the officer says is the order in which a careful person checks a thing and then commits to it. Ref. CIBT-2995-DD64-9		
30 Jun	Interest at 4.20% APY	+101,056	27,530,651
	The posted rate is reviewed on the 30th and posted on the 30th after, so the interest for those days is paid at the old rate. You have asked each time which rate was the old one, and each time the Teller has had to look it up. Ref. CIBT-2995-1E85-4		

Closing balance, month by month

Highest 32,202,083 s · lowest 27,530,651 s



July 2994 June 2995

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 6280-8564 2995-06