CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lio Xiomara
Unit 252, Pallas Ring 10

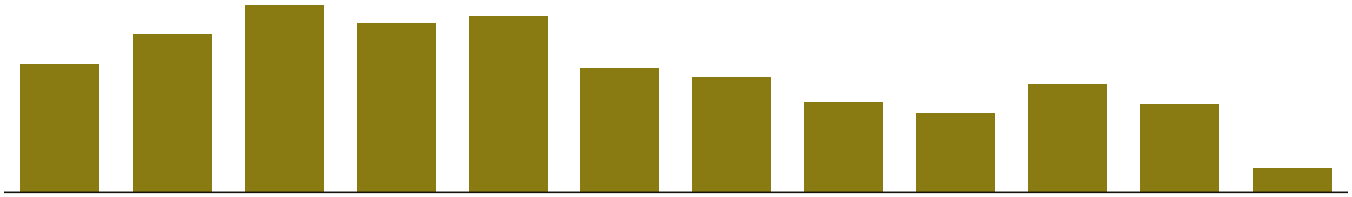
Account 8564-6664-0708
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
52,774,749 s	**+519,547 s**	**-3,105,380 s**	**50,188,916 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Transfer to joint account	-126,346	52,648,403
	The Teller counted the joint deposit twice, once for each holder, and got the same figure both times. She said it was the first time that had happened at her counter, and that she would like it recorded. Ref. CIBT-3012-1563-5		
09 Jul	Mech Veterans' Time Pension	+128,657	52,777,060
	The pension is paid on Mars in days, and the Mars office sends its statements by the slower post, so this one describes a month you have already been paid for. The Bank has asked the office to hurry. The office has replied that it is hurrying. Ref. CIBT-3012-468B-6		
14 Jul	Transfer to own account: Singapore Sector	-2,945,454	49,831,606
	The cheque for 2,945,454 from Bram Cardew was endorsed in pencil. The Bank accepts pencil where it can be read; in this case it can be read only by the Teller, who says it reads "thanks, for the chair". Ref. CIBT-3012-3A32-5		
15 Jul	Turbulence Cover	-26,380	49,805,226
	Last month's claim gave the cause as "the crew", which is the carrier's heading for every fault on the run. The cause was the wind on the Singapore Sector run, and the heading has been corrected to the wind, which the carrier had been entering under the crew for some years. Ref. CIBT-3012-F307-2		
23 Jul	Slippage fee (Singapore Sector, 8 transfers)	-7,200	49,798,026
	Slippage on 8 crossings, charged at the rate in force. The Teller has added a note at the foot of your file that says "good luck", and has initialled it as a matter of record. Ref. CIBT-3012-2C44-9		
29 Jul	Payroll credit: St. Catherine Bakeries	+210,577	50,008,603
	Overtime from St. Catherine Bakeries for 10 hours is paid at the rate in force on the day it was worked, which the payroll office has asked us to state in full. The rate is the same as before. Ref. CIBT-3012-BE76-2		
31 Jul	Interest at 4.10% APY	+180,313	50,188,916
	The rate of 4.10% APY was applied to the balance, and the result rounded half a second either way, and the half recorded. A fraction of a second is not shown on the statement; it is kept in the Bank's books for the depositor's use. Ref. CIBT-3012-FB68-4		

Closing balance, month by month

Highest 56,724,486 s · lowest 50,188,916 s



August 3011 July 3012

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  6664-0708  3012-07`