CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Rafe Ravensworth
Unit 187, Pallas Ring 10

Account 8564-8367-1421
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,370,441 s	**+276,333 s**	**-1,879,434 s**	**14,767,340 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	ATM withdrawal: The Belt	-86,400	16,284,041
	The machine misread a signature as a second attempt and debited the withdrawal twice. The officer's log shows the second was refused. The account has been credited the duplicate in full, with the machine's apology. Ref. CIBT-3003-C59A-0		
07 Jun	Payroll credit: Harbourfront Shipping	+210,852	16,494,893
	The 0.30 s conversion charge on this Harbourfront Shipping wage was refunded. The converter's own office sent a note explaining that it had converted at the rate it was given and had not thought to ask whether the rate was for the day or the week, which it now has. Ref. CIBT-3003-391F-5		
21 Jun	Slippage fee (The Belt, 6 transfers)	-1,800	16,493,093
	Two crossings on the same day were treated as one, because they went through the same relay, and the fee was rounded to a single whole second. The rounding is the Bank's; the seconds it saved are yours. Ref. CIBT-3003-D371-1		
24 Jun	Transfer to own account: The Belt	-1,704,834	14,788,259
	This sundry credit of 1,704,834 refunds a charge for a service you did not receive. The Bank considers it the best sort of sundry, and has never once been asked to explain it. Ref. CIBT-3003-000E-1		
27 Jun	ATM withdrawal: The Belt	-86,400	14,701,859
	The fee on a withdrawal at The Belt is charged on the sum rounded up to the next shift. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3003-0C3E-3		
30 Jun	Interest at 4.80% APY	+65,481	14,767,340
	Auditors checked this figure against the posted rate for every second of the period and found it correct. The check is recorded here so that nobody has to repeat it. Ref. CIBT-3003-F1E6-0		

Closing balance, month by month

Highest 23,602,006 s · lowest 14,767,340 s



July 3002 June 3003

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 8367-1421 3003-06