CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Abernethy
Unit 351, Pallas Ring 10

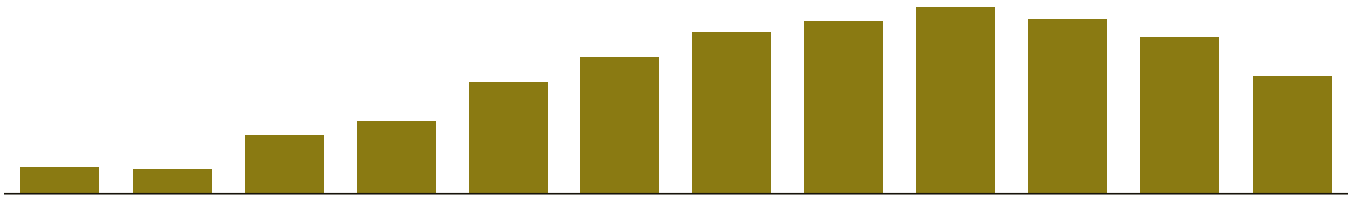
Account 8564-9040-9708
Period 1–31 July 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,176,396 s	**+296,658 s**	**-2,371,314 s**	**17,101,740 s**

Date	Description	Amount (s)	Balance (s)
17 Jul	Transfer to own account: Mars Station	-2,261,280	16,915,116
	You receive every sundry credit at the counter, not by relay, and count the coins yourself before you sign. The officers no longer recount them. They have never found an error, and they would like you to know that they checked. Ref. CIBT-3015-F621-4		
22 Jul	Payroll credit: Belt Ore Consolidated	+153,415	17,068,531
	You have left the Belt Ore Consolidated wage in the account for 31 days before drawing on it, every month since 3012. The Bank counts those days as a deposit of its own, and the interest on them has been paid into the same account. Ref. CIBT-3015-B2AF-2		
22 Jul	Mech Veterans' Time Pension	+68,136	17,136,667
	The Teller offered to read the schedule aloud in the voice of the clerk who drafted it. You declined, and she said that was the same answer the clerk had given her, in writing, and that she had kept the letter. Ref. CIBT-3015-06E4-4		
29 Jul	ATM withdrawal: Mars Station	-86,400	17,050,267
	Your draw at Mars Station came out 0.992 sol heavier than asked, as it does each month. The Bank has charged the difference to the machine, which has agreed to repay it in kind. Ref. CIBT-3015-21E2-9		
29 Jul	Temporal Health Plan	-23,634	17,026,633
	Paid in sols, this reimbursement is for a consultation at Mars Station. The clinic there asks that its receipts carry the local date, and the plan has agreed, as it does for every provider on another world. Ref. CIBT-3015-76C7-2		
31 Jul	Interest at 4.70% APY	+75,107	17,101,740
	The Authority's reference second was adopted in the middle of the period, and the interest after the change was calculated on it. The officer explained this at length, and you asked only which half of the month had belonged to the Authority, which the officer could not say. Ref. CIBT-3015-E8EF-5		

Closing balance, month by month

Highest 20,842,704 s · lowest 12,012,870 s



August 3014 July 3015

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 9040-9708 3015-07