CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Priya Whitlock
Unit 19, Pallas Ring 10

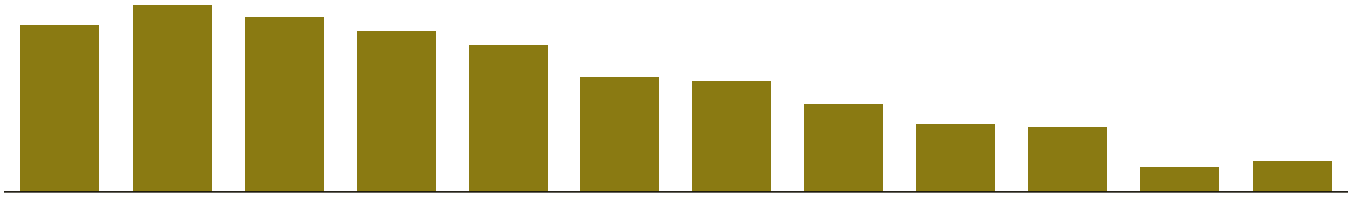
Account 8564-9495-9708
Period 1–31 July 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,798,452 s	**+735,579 s**	**-259,500 s**	**48,274,531 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	ATM withdrawal: Io	-259,200	47,539,252
	Audit query on this line: 259,200 is entered in seconds and the receipt shows it in cycles. Both agree once converted at the published rate, which the auditors checked by hand and found correct. Ref. CIBT-2996-AA09-3		
04 Jul	Slippage fee (Io, 1 transfers)	-300	47,538,952
	Slippage is rounded after the currency is converted and not before, a point the Bank's rounding clerk raised in 2992. The relay's operator has not yet accepted it, and each month the two figures differ by 0.941, which both sides agree is small. Ref. CIBT-2996-B27A-4		
08 Jul	Deposit: Hall E	+361,996	47,900,948
	Harbourfront Shipping has asked to be named on the deposit slip. The Bank does not name depositors' employers on slips, but has agreed to name it in the file, which Harbourfront Shipping has accepted with what the file describes as good grace. Ref. CIBT-2996-2C2B-1		
15 Jul	Payroll credit: Harbourfront Shipping	+214,255	48,115,203
	The wage slip from Harbourfront Shipping came by the slow route, which took 31 Standard days. The Bank paid the sum on the day the slip was sent, not the day it was read, as the contract provides. Ref. CIBT-2996-B908-5		
31 Jul	Interest at 4.00% APY	+159,328	48,274,531
	Under the rule on carried fractions, interest is rounded down to the whole second on each day and up on the last, so that a month of small amounts comes out even. This month the last day gave 0.976 back, and it has been credited to the account. Ref. CIBT-2996-B5A5-5		

Closing balance, month by month

Highest 61,140,812 s · lowest 47,798,452 s



August 2995 July 2996

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 9495-9708 2996-07