CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Quaresma
Unit 50, Pallas Ring 10

Account 8564-9669-9708
Period 1–31 July 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
3,171,601 s	+1,205,389 s	-357,312 s	4,019,678 s

Date	Description	Amount (s)	Balance (s)
04 Jul	Payroll credit: Phobos Drydock	+157,520	3,329,121
	Phobos Drydock takes 0.30 s from each wage for a locker it rents you on the sub-level, a locker you have never opened. The rent has come out of the wage on every payday since 3027, and the locker is presumably still shut. Ref. CIBT-3027-23C8-8		
10 Jul	ATM withdrawal: London Sector	-259,200	3,069,921
	You fold the receipt once, lengthways, before it has finished printing. The custodian has found three slips folded the same way in the machine's tray and has kept them together for the file. Ref. CIBT-3027-EA7D-1		
13 Jul	Slippage fee (London Sector, 6 transfers)	-3,600	3,066,321
	For the auditors: the fee of 0.30 s is the sum of the per-crossing charges, each rounded down to the whole second at the close of its crossing. The rounding comes to 1,200 seconds this period and has been carried to the Settlement Reserve. Ref. CIBT-3027-208B-4		
15 Jul	Transfer to joint account	-94,512	2,971,809
	Yusra Fennimore asked the Teller to confirm that the joint balance had not changed since the last statement. It had not. The Teller confirmed it, and says she has now been asked the same question 48 times this year and has begun to look forward to it. Ref. CIBT-3027-265A-6		
22 Jul	Deposit: Hall E	+1,034,919	4,006,728
	The envelope was warm when it reached the window. The Teller's note records this without comment, as the Bank has no view on the temperature of deposits. The sum was entered as received. Ref. CIBT-3027-72B5-8		
31 Jul	Interest at 4.90% APY	+12,950	4,019,678
	Your file shows you have asked about the posted rate at Hall E on 5 occasions this year and found it unchanged on each. The Teller has suggested the figure be printed at the top of your statement, to save you the walk. Ref. CIBT-3027-CEC3-8		

Closing balance, month by month

Highest 4,019,678 s · lowest 671,301 s



March 3027 July 3027

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 9669-9708 3027-07