CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ulla Whitlock
Unit 240, Pallas Ring 10

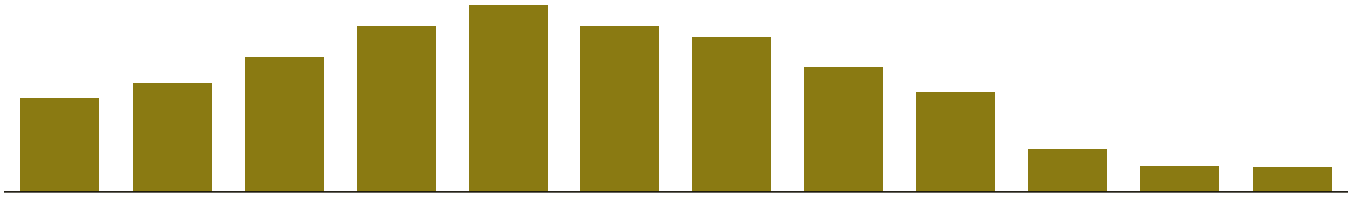
Account 8564-9809-0708
Period 1–30 September 3026
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
131,457,762 s	**+536,785 s**	**-884,313 s**	**131,110,234 s**

Date	Description	Amount (s)	Balance (s)
02 Sep	Turbulence Cover	-11,336	131,446,426
	The delay was caused by a second carrier taking its turn at the quay, a courtesy the first carrier had not been told about. The claim is paid to the first carrier, which has passed it on with an apology. Ref. CIBT-3026-E677-6		
16 Sep	ATM withdrawal: Europa	-172,800	131,273,626
	Asked the reason for this withdrawal, the cashier said she had no reason to know, and that you seemed like someone who would not need one. Ref. CIBT-3026-6A69-3		
24 Sep	Transfer to own account: Europa	-697,777	130,575,849
	A sundry raised at Europa in cycles and reckoned at the posted rate. The local office describes its rate as ours with more patience, which the Bank has accepted as a description and not as a rate. Ref. CIBT-3026-042D-1		
26 Sep	Slippage fee (Europa, 4 transfers)	-2,400	130,573,449
	The crossing was entered 31 days late, because the relay's clock had been running on the far station's day for the whole week. The clock has been put back to ours, and the fee is charged on the day you sent the transfer, not the day the relay believed it was. Ref. CIBT-3026-BBC3-3		
30 Sep	Interest at 4.90% APY	+536,785	131,110,234
	Interest on your pay sat in the account for 28 days at the Kepler Ring Hydroponics rate, because Kepler Ring Hydroponics pays its staff in arrears and the account was credited in advance. The arrears have since been paid. The interest earned in advance is yours, which is the one arrangement Kepler Ring Hydroponics has never wished to explain. Ref. CIBT-3026-4DF0-1		

Closing balance, month by month

Highest 176,506,966 s · lowest 131,110,234 s



October 3025 September 3026

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 9809-0708 3026-09