CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Gale Zamora
Unit 264, Pallas Ring 10

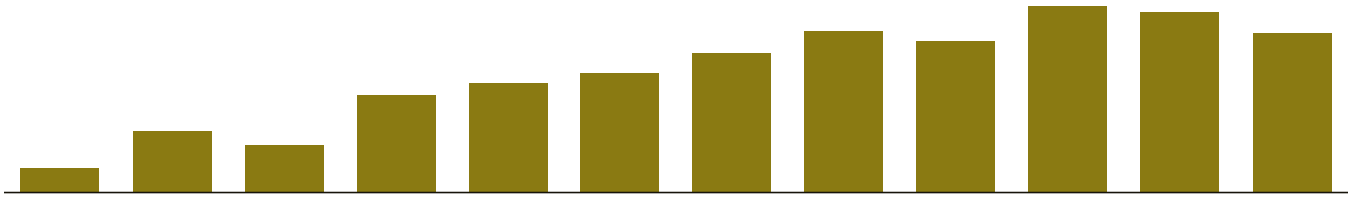
Account 8564-9990-1663
Period 1–31 July 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
595,150,636 s	**+1,636,664 s**	**-20,246,984 s**	**576,540,316 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Turbulence Cover	-23,472	595,127,164
	The Authority Records Office's route manager has asked that delays be counted from the hour the crew arrives, not the hour the passengers do. The underwriters agreed, on condition that the crew is counted too. Ref. CIBT-3029-250D-5		
13 Jul	Memory Vault: box 15-637, quarter	-259,200	594,867,964
	Box 15-637: the quarter's rental was converted from cycles to the Head Office's reckoning, and the conversion rounds a half-quarter to the earlier date. The Vault considers this the fairer rule and has never been asked to explain it. Ref. CIBT-3029-C7AE-2		
18 Jul	Transfer to own account: Europa	-18,148,988	576,718,976
	The Authority Records Office sent a salary advance in error. The Bank returned it, the employer sent it again, and the Bank returned that too. The third advance was accepted, and is shown here as a single line with the notes of both returns kept on file. Ref. CIBT-3029-6DF0-6		
20 Jul	Slippage fee (Europa, 1 transfers)	-900	576,718,076
	Filed with the auditors' papers for the quarter: slippage on 1 crossings, 900 s in all, reconciled to the relay's own figures, which the relay has since asked us to keep to ourselves. Ref. CIBT-3029-E568-8		
21 Jul	Transfer to joint account	-1,814,424	574,903,652
	The joint account sends 1,814,424 to 8564-3635-9421 each month. The holders agreed in 3025 to keep the figure unchanged, so that nothing about the arrangement would need deciding again, and neither has since asked to decide it. Ref. CIBT-3029-6A58-4		
31 Jul	Interest at 3.30% APY	+1,636,664	576,540,316
	The fraction of a second left over from the period's interest is not shown. The Bank keeps such fractions for the depositor as a matter of custom, and this one has been kept, with interest. Ref. CIBT-3029-9888-1		

Closing balance, month by month

Highest 600,067,193 s · lowest 460,699,157 s



August 3028 July 3029

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 9990-1663 3029-07