CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Zola Cardew**
Unit 196, Pallas Ring 10

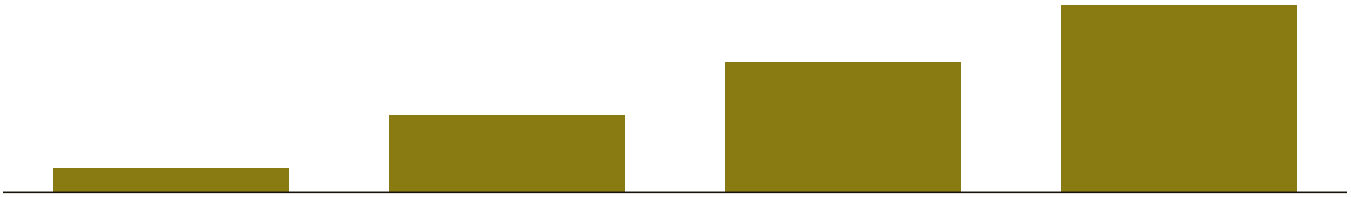
Account 8564-1663-7465
Period 1–30 June 2947
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **3,453,418 s** | **+1,429,751 s** | **-292,672 s** | **4,590,497 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 01 Jun | ATM withdrawal: Europa | -172,800 | 3,280,618 |
| | The machine at Europa recorded this withdrawal under the next holder's number, which ends in the same four digits as yours. The receipt was reissued with yours on it, and the other line has been cleared. Ref. CIBT-2947-C784-4 | | |
| 09 Jun | Slippage fee (Europa, 8 transfers) | -7,200 | 3,273,418 |
| | Slippage here runs 1,200 seconds below the branch average. The auditors checked it against the relay's log, the Head Office's and the branch's own estimate, and found all three in agreement. They have asked that the agreement be kept and not examined. Ref. CIBT-2947-55D6-2 | | |
| 11 Jun | Deposit: Hall E | +1,196,176 | 4,469,594 |
| | The Teller reports that the envelope was brought in by a relative of the holder, who asked to be thanked for the coffee. The Teller has passed on the thanks and says that the coffee was not hers. Ref. CIBT-2947-FACE-5 | | |
| 15 Jun | Payroll credit: Harbourfront Shipping | +219,762 | 4,689,356 |
| | Under the rounding rule, a wage that falls between two whole cycles is paid to the lower one, and the remainder is held in reserve. Your remainder this month is 0.964 of one cycle, and it stays where it is. Ref. CIBT-2947-BD5B-7 | | |
| 20 Jun | ATM withdrawal: Europa | -86,400 | 4,602,956 |
| | The 20th withdrawal was taken in cycles at Europa, which the Teller describes as sensible, and then paid back in at the Hall E counter that afternoon, which she describes as the other thing. Ref. CIBT-2947-8D9A-0 | | |
| 27 Jun | Turbulence Cover | -26,272 | 4,576,684 |
| | On Europa the Cover is priced in cycles and reported to the Head Office in minutes, so the premium and the delay never appear on the same line. The underwriters find this sensible and have printed a second column for the two to be compared in. Ref. CIBT-2947-FC47-8 | | |
| 30 Jun | Interest at 4.80% APY | +13,813 | 4,590,497 |
| | You check the interest against Europa by relay before the local office has posted it, every time, and every time the two figures agree. The officers have come to rely on your check more than on the posting itself. Ref. CIBT-2947-CA66-4 | | |

### Closing balance, month by month

Highest 4,590,497 s · lowest 1,321,915 s



March 2947 June 2947

*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 1663-7465 2947-06