CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 319, Pallas Ring 10

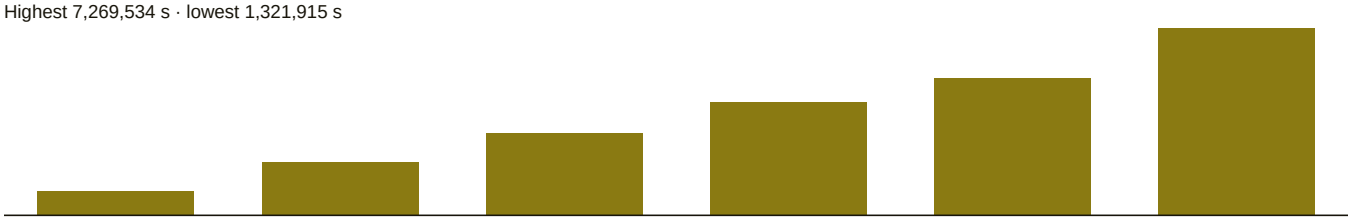
Account 8564-1663-7465
Period 1–31 August 2947
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
5,440,446 s	+2,002,488 s	-173,400 s	7,269,534 s

Date	Description	Amount (s)	Balance (s)
02 Aug	Payroll credit: Harbourfront Shipping	+219,762	5,660,208
	The Harbourfront Shipping pay was held 31 days at the Lagos Sector office because a late delivery of microphones. The period it covered was the one you were paid for, and the wait belongs to the office, not to you. Ref. CIBT-2947-7025-0		
14 Aug	ATM withdrawal: Lagos Sector	-86,400	5,573,808
	You count the cash twice at the machine before you take it, and the machine has learnt to pause. The second count is always the same, and you always say so, aloud, to no one. Ref. CIBT-2947-7651-5		
20 Aug	ATM withdrawal: Lagos Sector	-86,400	5,487,408
	The machine at Lagos Sector sits under the dome, and its cash comes out of a slot kept warm by the lamps overhead. The sum was dispensed in days and posted here in seconds, just as the local office had promised. Ref. CIBT-2947-B058-7		
24 Aug	Deposit: Hall E	+1,760,965	7,248,373
	You bring your deposit to Hall E in the same bag each time, folded once at the top. You have never asked for the bag back, so the officer now keeps it on the shelf behind the window for you. Ref. CIBT-2947-5ACC-6		
28 Aug	Slippage fee (Lagos Sector, 2 transfers)	-600	7,247,773
	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 2,400 seconds this period and has been carried to the Settlement Reserve. Ref. CIBT-2947-BE46-5		
31 Aug	Interest at 4.80% APY	+21,761	7,269,534
	Interest credited from Lagos Sector was converted at the posted rate. The depositor disputed the rate on the ground that the other office's clock runs ahead of ours. The Bank has recorded both the dispute and the rate, and the depositor has accepted the rate while keeping the dispute. Ref. CIBT-2947-8396-2		

Closing balance, month by month

Highest 7,269,534 s · lowest 1,321,915 s



March 2947 August 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 2947-08