CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 76, Pallas Ring 10

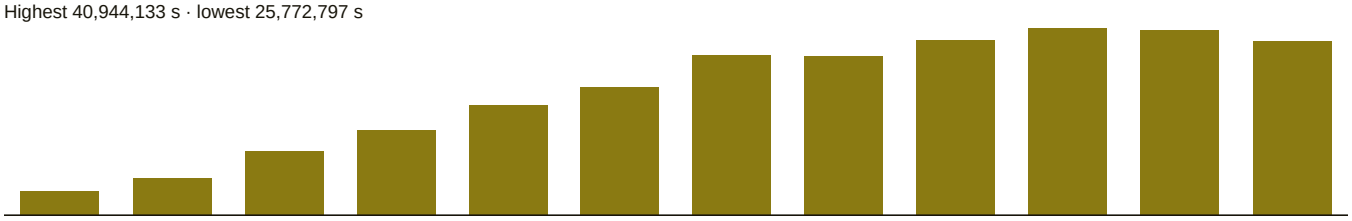
Account 8564-1663-7465
Period 1–31 August 2952
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
40,737,898 s	**+162,951 s**	**-1,108,761 s**	**39,792,088 s**

Date	Description	Amount (s)	Balance (s)
12 Aug	ATM withdrawal: Phobos	-259,200	40,478,698
	Rounding on a withdrawal runs in the machine's favour for the first sum of the day and in the holder's for the last. Yours was the last, so the 0.973 left over was returned to 8564-1663-7465 in full. Ref. CIBT-2952-60DF-0		
22 Aug	Transfer to own account: Phobos	-846,861	39,631,837
	For the auditors: this sundry line is a fee for a stamp the Bank does not sell. The stamp was affixed to a letter in 2948, and the file has held it since. The fee should be recorded as a fee and not as a stamp. Ref. CIBT-2952-0609-7		
28 Aug	Slippage fee (Phobos, 3 transfers)	-2,700	39,629,137
	You have crossed to Phobos every 29 days since 2951, always in the same second of the local morning. The relay now holds your transfer for that second, and the fee for the wait is still the fee for the crossing. Ref. CIBT-2952-08AE-8		
31 Aug	Interest at 4.80% APY	+162,951	39,792,088
	Interest is paid to the whole second at each close, and the fraction is carried forward. This period the fraction came to 0.970 of a second. It is in your account now and shows on no line of this statement, though it is there all the same. Ref. CIBT-2952-6CEE-9		

Closing balance, month by month

Highest 40,944,133 s · lowest 25,772,797 s



September 2951 August 2952

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 2952-08