CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 152, Pallas Ring 10

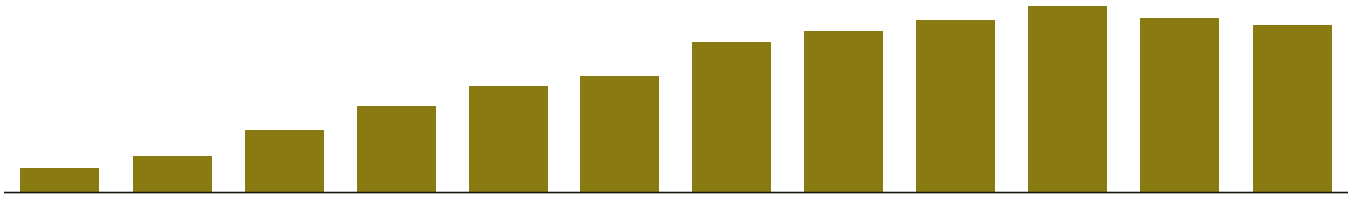
Account 8564-1663-7465
Period 1–31 July 2954
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,113,599 s	**+408,216 s**	**-1,091,104 s**	**46,430,711 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Payroll credit: Harbourfront Shipping	+219,762	47,333,361
	Auditors' sample: the Harbourfront Shipping pay for 9 periods matches the remitter's advice to the second, with one exception. That credit posted a day early because the remitter's office kept a holiday the Bank had not been told about, and the holiday has since been added to the calendar. Ref. CIBT-2954-984D-5		
13 Jul	ATM withdrawal: Phobos	-86,400	47,246,961
	Withdrawn in full before the bonus was paid. The bonus from Harbourfront Shipping, posted on the 13th, appears on the next statement, and the Bank has made no comment on its size. Ref. CIBT-2954-26C8-9		
15 Jul	Slippage fee (Phobos, 7 transfers)	-6,300	47,240,661
	Harbourfront Shipping sends its remittances a few seconds before the sum falls due, as a settlement habit, and each one is charged for the difference. The payroll office has asked us to say this is not a complaint about its punctuality, only about its enthusiasm. Ref. CIBT-2954-4715-1		
24 Jul	Transfer to own account: Phobos	-972,570	46,268,091
	Harbourfront Shipping has raised a sundry against your account for the tea served at a meeting you did not attend. The office says the meeting was held in your honour and that the tea was yours to pay for. The Bank has asked for the minutes, and is still waiting. Ref. CIBT-2954-09C7-9		
25 Jul	Turbulence Cover	-25,834	46,242,257
	You always take the window seat on the aft side of the boat, and the underwriters have concluded from the claims that you prefer to watch the water going away. Ref. CIBT-2954-0593-1		
31 Jul	Interest at 4.80% APY	+188,454	46,430,711
	The period's rate was rounded to the nearest quarter of a percent in the posting, and on this balance the difference comes to 57 seconds, which the Bank has credited to you without being asked. Ref. CIBT-2954-1C70-1		

Closing balance, month by month

Highest 48,329,391 s · lowest 32,023,197 s



August 2953 July 2954

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 2954-07