CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 51, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
46,430,711 s	**+405,484 s**	**-1,145,981 s**	**45,690,214 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	ATM withdrawal: Montréal Sector	-172,800	46,257,911
	The receipt gave the time in the local hour at Montréal Sector, and your statement gives ours. Neither is wrong. The two have been printed side by side, for convenience. Ref. CIBT-2954-A8A2-8		
03 Aug	Slippage fee (Montréal Sector, 6 transfers)	-5,400	46,252,511
	Crossings are reckoned on the relay's clock, which keeps its own time over a bell rung for a number nobody has been called to and does not expect to be consulted. The fee of 0.30 seconds is the difference between that time and ours. Ref. CIBT-2954-BC24-7		
12 Aug	Payroll credit: Harbourfront Shipping	+219,762	46,472,273
	Under the rounding rule, a wage that falls between two whole days is paid to the lower one, and the remainder is held in reserve. Your remainder this month is 0.944 of one day, and it stays where it is. Ref. CIBT-2954-8FE5-0		
23 Aug	ATM withdrawal: Montréal Sector	-259,200	46,213,073
	The withdrawal on the 23rd at Montréal Sector was paid at the hour of the custodian's rounds, to the second, which the Teller considers a fitting way to take money from a machine that keeps time. Ref. CIBT-2954-6E65-2		
29 Aug	Transfer to own account: Montréal Sector	-708,581	45,504,492
	The sundry charge at Montréal Sector for a lost key is paid in the station's own units, converted at the posted rate and then rounded up, as local custom requires. The custom is older than the ledger and has never been shown to be wrong. Ref. CIBT-2954-4CCF-8		
31 Aug	Interest at 4.80% APY	+185,722	45,690,214
	The interest for the 31st waited at the Montréal Sector relay while its operator finished a letter to his mother, which the relay regards as ordinary business and the Bank regards as the operator's own affair. The interest was released when the letter was sealed. Ref. CIBT-2954-64C9-2		

Closing balance, month by month

Highest 48,329,391 s · lowest 33,246,638 s



September 2953 August 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 2954-08