CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 145, Pallas Ring 10

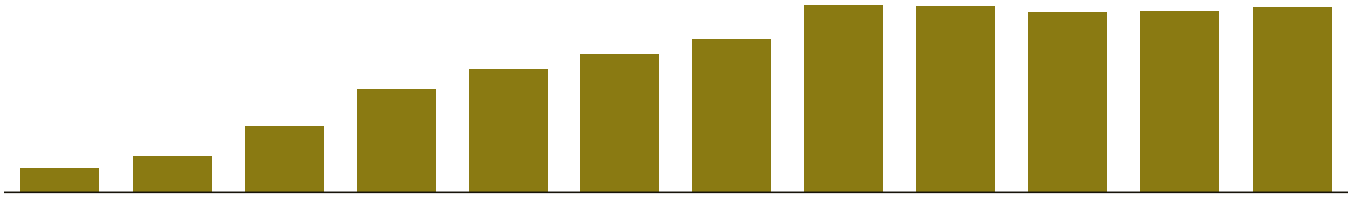
Account 8564-1663-7465
Period 1–31 July 2956
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
54,137,905 s	**+710,501 s**	**-374,264 s**	**54,474,142 s**

Date	Description	Amount (s)	Balance (s)
12 Jul	Slippage fee (Vancouver Sector, 5 transfers)	-1,500	54,136,405
	Harbourfront Shipping asked that the slippage on its remittances be quoted in minutes, for presentation. The Bank quoted it in minutes; the file keeps it in seconds, where the figure is correct. Ref. CIBT-2956-4AE7-5		
14 Jul	Payroll credit: Harbourfront Shipping	+219,762	54,356,167
	The payroll transfer was held in the drawer beside the mandate file while the employer's office confirmed the sum, which it did on the 14th. The credit was posted the same afternoon, and the employer has asked that the confirmation be filed with this statement. Ref. CIBT-2956-D18C-4		
18 Jul	ATM withdrawal: Vancouver Sector	-86,400	54,269,767
	Harbourfront Shipping pays into this account on the 18th, and you withdraw from it at Vancouver Sector the same afternoon, which the machine has learned to expect. It asked this time for the sum in days, since the payroll office says that is how the wages are paid. Ref. CIBT-2956-4328-3		
23 Jul	ATM withdrawal: Vancouver Sector	-259,200	54,010,567
	Asked the reason for this withdrawal, the cashier said she had no reason to know, and that you seemed like someone who would not need one. Ref. CIBT-2956-7FBC-2		
23 Jul	Deposit: Hall E	+274,188	54,284,755
	Note for the auditors: a second, smaller slip was found folded inside the first, signed with the depositor's initials and no sum. The counter has treated it as a receipt for the larger slip, and asks the auditors to say whether it is one. Ref. CIBT-2956-B42A-7		
28 Jul	Turbulence Cover	-27,164	54,257,591
	Turbulence Cover claim settled: the carrier attributes a delay of 33 minutes to a storm over Vancouver Sector, which it says had been forecast before you booked. The Bank accepts that description, as the policy requires, and the claim is paid at the outbound time. Ref. CIBT-2956-43D4-7		
31 Jul	Interest at 4.80% APY	+216,551	54,474,142
	Audit has checked the monthly figure against the balance curve and finds it correct to the second. Two of the 43 roundings were made the other way, and the auditors accept both as made. Ref. CIBT-2956-570B-6		

Closing balance, month by month

Highest 54,591,077 s · lowest 41,069,026 s



August 2955 July 2956

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 2956-07