CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 100, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 2960
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
59,927,447 s	**+239,709 s**	**-1,091,479 s**	**59,075,677 s**

Date	Description	Amount (s)	Balance (s)
16 Jul	Turbulence Cover	-24,185	59,903,262
	You have never once filed a claim on the day of the delay, preferring to sleep on it, and the underwriters have concluded that the filing deadline is the only thing you are prepared to be late for. Ref. CIBT-2960-56D1-3		
22 Jul	ATM withdrawal: Lagos Sector	-172,800	59,730,462
	The 2 Standard days withdrawal at Lagos Sector was refused on the 22nd, because the balance had not yet crossed to the local branch, and was accepted at the second attempt. The refusal has been removed from the statement, and no fee was taken for it, since the fault was the balance's and not yours. Ref. CIBT-2960-874E-1		
26 Jul	ATM withdrawal: Lagos Sector	-86,400	59,644,062
	The machine had been serviced that morning and was recorded in perfect standing, so the standard cash-time rate was applied to this withdrawal, and no other. Ref. CIBT-2960-9A3C-9		
26 Jul	Transfer to own account: Lagos Sector	-808,094	58,835,968
	Lagos Sector reports its sundries in its own days and sends them to us the day after, so this one was a day old when it reached the counter. The officers at Hall E have stopped remarking on it, though not on the sundry. Ref. CIBT-2960-AEFD-1		
31 Jul	Interest at 4.80% APY	+239,709	59,075,677
	Interest for the month. The posted rate changed on the 31st; interest before that date was calculated at the old rate and after it at the new. Ref. CIBT-2960-3899-0		

Closing balance, month by month

Highest 63,022,695 s · lowest 52,222,722 s



August 2959 July 2960

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 2960-07