CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 277, Pallas Ring 10

Account 8564-1663-7465
Period 1–30 June 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
53,921,932 s	**+435,449 s**	**-3,008,644 s**	**51,348,737 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Slippage fee (Vancouver Sector, 6 transfers)	-5,400	53,916,532
	The quarterly crossing with Priya Valderrama shows 6 slippage charges, one for each quarter since 2963. The relay says its clock is not adjusted for the quarter, and it has never been asked to explain why. Ref. CIBT-2964-7278-9		
03 Jun	Turbulence Cover	-16,695	53,899,837
	A delay of 11 minutes was recorded by the terminal and by the carrier, and the two records differ by 0.947 of a minute. The Bank has paid the carrier's figure, since the terminal was still waiting for its own porter when the record was made. Ref. CIBT-2964-9890-1		
07 Jun	Payroll credit: Harbourfront Shipping	+219,762	54,119,599
	Last month's Harbourfront Shipping credit was posted under the previous month's advice, because the remittance carried its date in the wrong place. The credit has been moved to the month it was earned, and the interest on it adjusted by 2 d 13:02:42. Ref. CIBT-2964-F116-5		
11 Jun	Transfer to own account: Vancouver Sector	-2,986,549	51,133,050
	The sundry charge at Vancouver 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-2964-85C0-7		
30 Jun	Interest at 4.80% APY	+215,687	51,348,737
	You move money between Hall E and Vancouver Sector every month, and every month the interest is calculated on the balance as it stood on the day the transfer landed. Ref. CIBT-2964-9594-2		

Closing balance, month by month

Highest 56,460,157 s · lowest 47,527,856 s



July 2963 June 2964

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 2964-06