CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 395, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 2966
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
42,005,329 s	**+168,021 s**	**-1,786,356 s**	**40,386,994 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Transfer to own account: Oakland Sector	-1,500,339	40,504,990
	The Oakland Sector desk raises its sundries in days and sends them to us in seconds. The conversion is made when the desk closes its books, some hours after our own have closed, and the 0.983 shown here is the difference as the desk calculated it. We have not improved on the desk's arithmetic. Ref. CIBT-2966-2257-3		
08 Jul	Turbulence Cover	-25,017	40,479,973
	Premium rounded to the nearest five seconds, the convention the underwriters adopted in 2964 and have never revisited. The difference of 0.30 s is shown on the line below. Ref. CIBT-2966-9FBD-6		
09 Jul	ATM withdrawal: Oakland Sector	-172,800	40,307,173
	A draw of 2 Standard days is taken from 8564-1663-7465 every other month at Oakland Sector, as the standing order sets out, and the months in between are left to the machine's discretion. Ref. CIBT-2966-DE7A-2		
22 Jul	Slippage fee (Oakland Sector, 3 transfers)	-1,800	40,305,373
	Your transfers to Oakland Sector are reckoned on the local clock, which the Bank reads each morning and then reads again before lunch. In 2963 the two readings were found to differ by 39 seconds, and the fee of 0.30 s has been charged on the average of the two, which the Bank regards as fair to both clocks. Ref. CIBT-2966-E4C0-1		
24 Jul	ATM withdrawal: Oakland Sector	-86,400	40,218,973
	Each receipt from Oakland Sector is taken without being read, folded in four, and put in the book where the others are kept. The officers asked to see the book once, and the request was declined, politely. Ref. CIBT-2966-3815-4		
31 Jul	Interest at 4.80% APY	+168,021	40,386,994
	You leave the interest where it lands. The balance has grown at 4.80% APY for as long as the statement has existed, and no withdrawal has ever been made against it. The officer's note on your file reads, in full: "content." Ref. CIBT-2966-394A-0		

Closing balance, month by month

Highest 48,762,716 s · lowest 40,386,994 s



August 2965 July 2966

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 2966-07