CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 96, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 2968
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
33,826,701 s	**+355,068 s**	**-1,218,176 s**	**32,963,593 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	ATM withdrawal: Europa	-259,200	33,567,501
	Cash withdrawn at Europa was counted by the machine, then by the custodian, then by the Teller at Hall E. The three counts agreed, and the custodian was surprised. Ref. CIBT-2968-9F2E-3		
14 Jul	Payroll credit: Harbourfront Shipping	+219,762	33,787,263
	You send Priya Valderrama the same sum from each wage on the 14th without being asked, and Priya Valderrama sends back a card on the 14th following, with the same few words, which the Bank files with the receipts. Ref. CIBT-2968-4203-8		
16 Jul	Slippage fee (Europa, 6 transfers)	-1,800	33,785,463
	At each crossing you ask the officer what the relay's clock says, and you write the answer on the back of your hand. The Bank does not object, though a hand is not an accepted ledger and the officer has said so, gently. Ref. CIBT-2968-D206-7		
16 Jul	Transfer to own account: Europa	-930,690	32,854,773
	A sundry at Europa is charged by the local bell, which rings 45 times for a fee and once for a refund. This one rang once, and the officer at the window paid out before the bell had finished. Ref. CIBT-2968-FD07-8		
23 Jul	Turbulence Cover	-26,486	32,828,287
	The premium for the drivers Harbourfront Shipping employs is shown here as a credit to 8564-1663-7465. The employer regards this as the wrong way round, and the Bank regards it as the usual one. Ref. CIBT-2968-6E9A-2		
31 Jul	Interest at 4.80% APY	+135,306	32,963,593
	You check the interest figure against your own arithmetic before the statement is posted, every month since 2965. In the one month you disagreed, the Bank's figure was right by 47 seconds, and you wrote to say so before anyone had asked. Ref. CIBT-2968-E8DE-9		

Closing balance, month by month

Highest 41,683,190 s · lowest 32,963,593 s



August 2967 July 2968

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 2968-07