CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 224, Pallas Ring 10

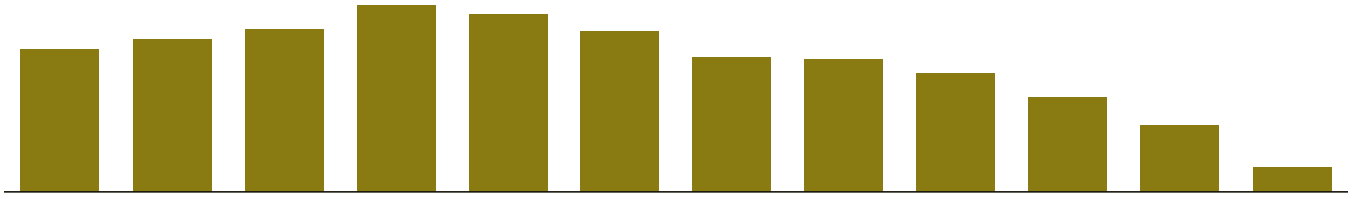
Account 8564-1663-7465
Period 1–31 August 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
28,964,873 s	**+115,859 s**	**-3,097,294 s**	**25,983,438 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	Turbulence Cover	-8,472	28,956,401
	Cloudport on Venus is covered at the Earth rate, on the strength of the carrier's own estimate that the air is not as bad as reported. The Bank has not sent anyone to check. Ref. CIBT-2974-19A8-1		
14 Aug	Slippage fee (Ganymede, 6 transfers)	-1,800	28,954,601
	The transfer was sent on the 14th and did not cross until 29 days later. The relay's clock had been found a day behind the Head Office's, and it was not allowed to take the Bank's money until it had been put right. Ref. CIBT-2974-4C83-0		
21 Aug	ATM withdrawal: Ganymede	-259,200	28,695,401
	The 3 Standard days you drew at Ganymede is an advance against Harbourfront Shipping's pay, approved in writing by its payroll office and to be recovered from the next credit. Ref. CIBT-2974-F663-3		
24 Aug	Transfer to own account: Ganymede	-2,827,822	25,867,579
	Cash of 2,827,822 was paid in at the counter as a sundry deposit. The Teller counted it twice and then asked whether you had brought anything else. You had not, and said so in the tone of someone who wished they had. Ref. CIBT-2974-4ABB-3		
31 Aug	Interest at 4.80% APY	+115,859	25,983,438
	No withdrawals have been made in 30 days, and the balance has grown in that time by an amount the statement shows to the second. The officer adds that a balance this quiet is rare on this branch and always welcome. Ref. CIBT-2974-8B5B-5		

Closing balance, month by month

Highest 37,523,718 s · lowest 25,983,438 s



September 2973 August 2974

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 2974-08