CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 255, Pallas Ring 10

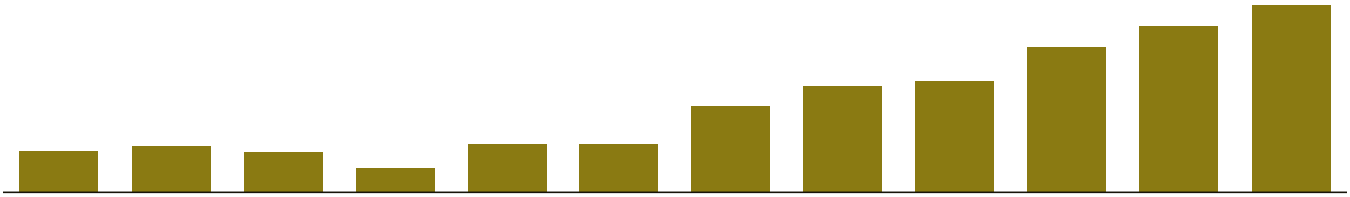
Account 8564-1663-7465
Period 1–31 August 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,933,721 s	**+2,254,437 s**	**-434,400 s**	**37,753,758 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	ATM withdrawal: Vancouver Sector	-172,800	35,760,921
	Machines at Vancouver Sector round dispensing to the nearest 21 seconds, which makes the cash-time look neater than the balance it came from. The 0.982 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-2975-417C-8		
01 Aug	Deposit: Hall E	+1,890,941	37,651,862
	A deposit from a brother-in-law from the shipping side, marked "return of the umbrella", has been entered as 1,890,941 with no further description. The Bank has taken no view on the umbrella. Ref. CIBT-2975-A414-3		
02 Aug	ATM withdrawal: Vancouver Sector	-259,200	37,392,662
	You hold each note to the window before putting it in your coat, and the officer on the concourse has begun to hold the window open for you. The notes have not been found wanting, and the window has not been shut. Ref. CIBT-2975-FBC0-6		
16 Aug	Slippage fee (Vancouver Sector, 8 transfers)	-2,400	37,390,262
	The reconciliation between Hall E and Vancouver Sector was completed on the 16th and signed by two officers. The 8 crossings it covers are listed individually, as the auditors asked after the last review. Ref. CIBT-2975-D19E-8		
19 Aug	Payroll credit: Harbourfront Shipping	+219,762	37,610,024
	The Harbourfront Shipping remittance was held 29 days at Vancouver Sector, where the office had opened its quarter-end audit and would not release money while the books were open. Nothing is owed on the wait; the wages sat in the suspense ledger, and the interest on them has been paid. Ref. CIBT-2975-9286-2		
31 Aug	Interest at 4.80% APY	+143,734	37,753,758
	The interest on the 31st line was calculated on last month's closing balance, because the deposit had been keyed in after the figure was struck. The figure has been worked again, the 40 seconds owed are credited on the next line, and the deposit is where it was. Ref. CIBT-2975-E2BA-5		

Closing balance, month by month

Highest 37,753,758 s · lowest 23,353,611 s



September 2974 August 2975

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 2975-08