CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 268, Pallas Ring 10

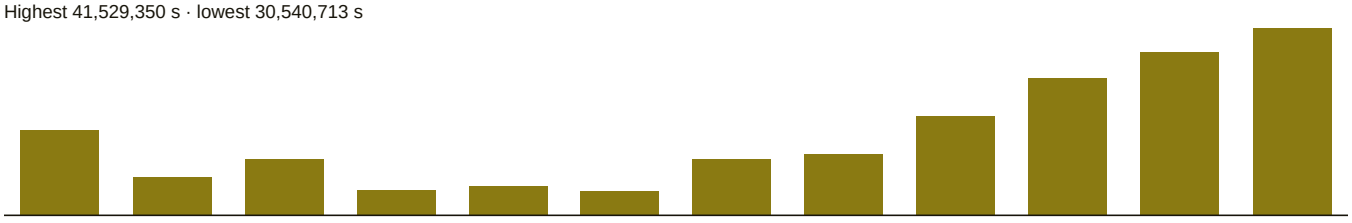
Account 8564-1663-7465
Period 1–30 June 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,953,824 s	**+1,677,900 s**	**-102,374 s**	**41,529,350 s**

Date	Description	Amount (s)	Balance (s)
20 Jun	Turbulence Cover	-11,474	39,942,350
	A delay of 26 minutes was recorded by the terminal and by the carrier, and the two records differ by 0.994 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-2977-F137-2		
21 Jun	Payroll credit: Harbourfront Shipping	+219,762	40,162,112
	The wage was rounded to the nearest whole second on the employee's own written instruction, which gave the reason as "it looks neater". The instruction is on file. It is the only one of its kind the auditors have seen. Ref. CIBT-2977-C526-1		
25 Jun	Slippage fee (Lagos Sector, 5 transfers)	-4,500	40,157,612
	No fee on 5 crossings. The posted rate was printed in minutes for a fortnight before the sheet was corrected, and the Bank has charged nothing at the rate that was never in force, which it considers the only honest way to have been wrong. Ref. CIBT-2977-BE90-7		
27 Jun	ATM withdrawal: Lagos Sector	-86,400	40,071,212
	The One Standard day was overtime, drawn in cash at Lagos Sector on a day Harbourfront Shipping had marked as a holiday. The firm has since marked the day as a working one, and the machine has been asked to stand as witness. Ref. CIBT-2977-98AE-4		
27 Jun	Deposit: Hall E	+1,298,323	41,369,535
	A rounding difference of 53 seconds was found on this deposit when it was checked. It was credited in your favour, as the rule requires for any difference that runs the depositor's way; differences the other way are kept by the Bank, and there were none. Ref. CIBT-2977-B512-5		
30 Jun	Interest at 4.80% APY	+159,815	41,529,350
	The period's rate was rounded to the nearest quarter of a percent in the posting, and on this balance the difference comes to 12 seconds, which the Bank has credited to you without being asked. Ref. CIBT-2977-1112-4		

Closing balance, month by month

Highest 41,529,350 s · lowest 30,540,713 s



July 2976 June 2977

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 2977-06