CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 320, Pallas Ring 10

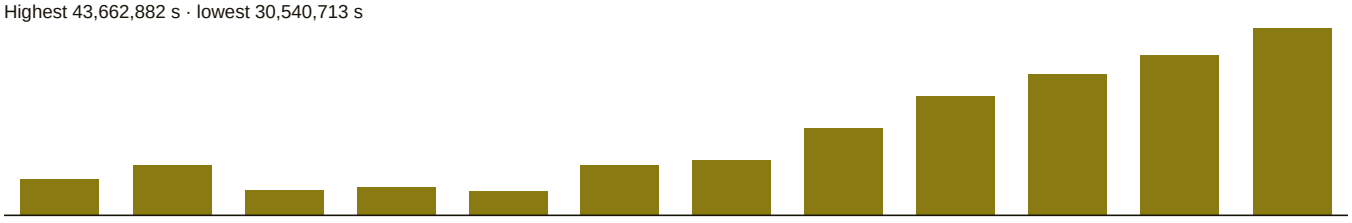
Account 8564-1663-7465
Period 1–31 July 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,529,350 s	**+2,419,673 s**	**-286,141 s**	**43,662,882 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Turbulence Cover	-22,441	41,506,909
	A shuttle on the Vancouver Sector run was held at its pad for 28 Standard days, and the cover paid for every one of them. The local underwriter asks that the shuttle's own timetable be used for the claim, since he says it is the only one the shuttle has ever kept. Ref. CIBT-2977-971F-8		
08 Jul	ATM withdrawal: Vancouver Sector	-86,400	41,420,509
	The auditors asked what the machine does with the fraction left in its drawer. It keeps it, as its instructions say, and the fraction has been carried into the next cash-time count where it belongs. Ref. CIBT-2977-E03D-3		
10 Jul	ATM withdrawal: Vancouver Sector	-172,800	41,247,709
	No charge is made for the 54 minutes this withdrawal spent at Vancouver Sector while the cash was recounted by a clerk who had not been told it was coming. The minutes belong to the clerk, and the Bank has agreed that they are not yours to pay for. Ref. CIBT-2977-FDFA-0		
24 Jul	Deposit: Hall E	+2,253,556	43,501,265
	Coins that will not fit the counter's tray are weighed rather than counted, and the weight is converted to seconds at the posted rate. The conversion is rounded once, at the foot of the slip, and the fraction of 0.954 is returned to the holder in a small paper, which the holder is free to lose. Ref. CIBT-2977-BCBC-3		
29 Jul	Slippage fee (Vancouver Sector, 5 transfers)	-4,500	43,496,765
	"Slippage" on your transfers this month was 0.30 s per crossing. You asked the Bank to explain it, and the Bank did. You have asked again. The Bank will explain it again, in the same words, and has added a note that the explanation is not a complaint. Ref. CIBT-2977-BAD0-4		
31 Jul	Interest at 4.80% APY	+166,117	43,662,882
	Interest paid in days on your instruction. The conversion was made on the day of posting, and the rate for that day is printed on the reverse of the statement. Ref. CIBT-2977-1805-3		

Closing balance, month by month

Highest 43,662,882 s · lowest 30,540,713 s



August 2976 July 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 2977-07