CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 158, Pallas Ring 10

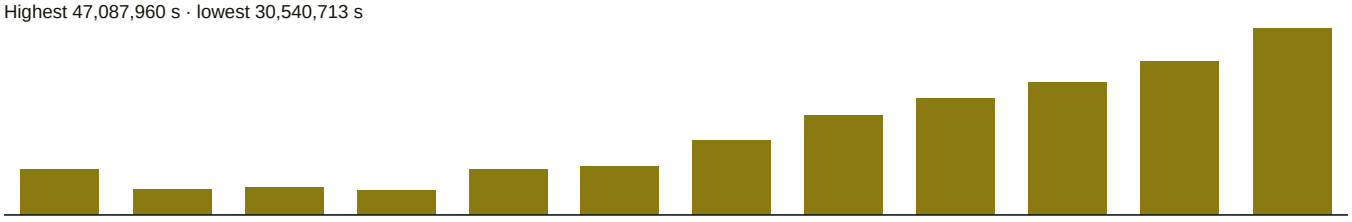
Account 8564-1663-7465
Period 1–31 August 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,662,882 s	**+3,859,778 s**	**-434,700 s**	**47,087,960 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	ATM withdrawal: Lagos Sector	-172,800	43,490,082
	Your employer's leave policy allows 30 days' absence each year for any withdrawal made across a clock boundary. Your withdrawal at Lagos Sector is recorded under it, and the officer at Hall E has been asked to confirm that it was not a holiday. Ref. CIBT-2977-9CDF-9		
08 Aug	Payroll credit: Harbourfront Shipping	+219,762	43,709,844
	The rule rounds Harbourfront Shipping's pay to the nearest 24-second block rather than the whole second, so the credit of 219,762 came out 24 seconds short of the contract. The contract has been read again. It says "about", and the Bank accepts that. Ref. CIBT-2977-5FFA-5		
13 Aug	Slippage fee (Lagos Sector, 9 transfers)	-2,700	43,707,144
	This transfer waited 30 days because a fault in the relay's locking gear held it. The gear has been replaced, and the fault has been recorded against the relay rather than the transfer, which was sent on time. Ref. CIBT-2977-5B26-0		
17 Aug	ATM withdrawal: Lagos Sector	-259,200	43,447,944
	You stand at the Lagos Sector machine for a moment before you press anything, each time, as if you were reading the screen twice. The machine has learned to wait for you. Ref. CIBT-2977-F326-2		
29 Aug	Deposit: Hall E	+3,465,365	46,913,309
	Deposit by night safe at Hall E. The safe was opened the following morning in the presence of two officers. Ref. CIBT-2977-F872-8		
31 Aug	Interest at 4.80% APY	+174,651	47,087,960
	You have not withdrawn interest once since 2974, and each quarter it is posted back to the balance and begins to earn in its own right. The officer at Hall E calls this compounding, and does not ask whether you intend it. Ref. CIBT-2977-7346-9		

Closing balance, month by month

Highest 47,087,960 s · lowest 30,540,713 s



September 2976 August 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 2977-08