CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 66, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 2982
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,435,640 s	**+425,504 s**	**-2,891,443 s**	**48,969,701 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	Transfer to own account: Oakland Sector	-2,889,643	48,545,997
	The Mars desk reckoned this sundry in sols, not Standard days, and asked for the difference to be carried in the local reckoning. The Bank carried it. The difference is 0.956, which is enough for a sol and of no help at all to a Standard day. Ref. CIBT-2982-78F1-3		
14 Jul	Slippage fee (Oakland Sector, 2 transfers)	-1,800	48,544,197
	Fees on Harbourfront Shipping's remittances are charged at the hour they are sent, not the hour they arrive. The firm sends in the morning and receives in the afternoon, and it has asked for only one of those to be charged, which the Bank has declined. Ref. CIBT-2982-7FEC-4		
28 Jul	Payroll credit: Harbourfront Shipping	+219,762	48,763,959
	The Teller who handled the Harbourfront Shipping parcel opened it at the counter, looked inside, closed it again, and said she had expected more. The wages were correct to the second. The parcel has been returned, as the employer asked. Ref. CIBT-2982-5DE0-1		
31 Jul	Interest at 4.80% APY	+205,742	48,969,701
	Audit note: the interest accrued on this balance over 31 days is 205,742. The Committee has checked the accrual against the posted rate for each second and has asked that the working be kept. It is kept, and it is long. Ref. CIBT-2982-C53D-2		

Closing balance, month by month

Highest 61,521,867 s · lowest 48,969,701 s



August 2981 July 2982

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 2982-07