CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 117, Pallas Ring 10

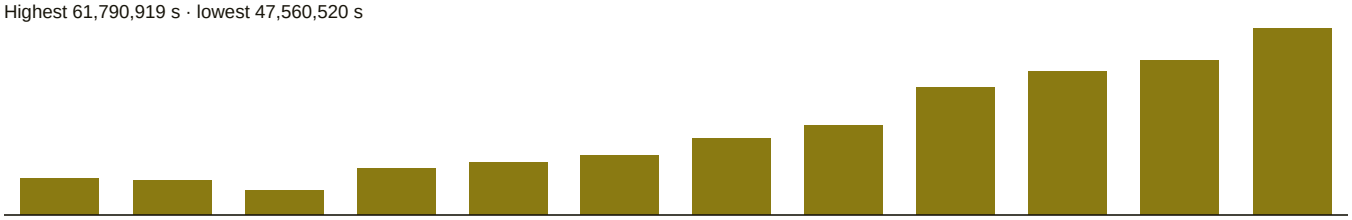
Account 8564-1663-7465
Period 1–31 July 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
58,940,269 s	**+2,953,655 s**	**-103,005 s**	**61,790,919 s**

Date	Description	Amount (s)	Balance (s)
11 Jul	Deposit: Hall E	+2,717,894	61,658,163
	Deposits are credited in whole seconds. The fraction left over from the count is rounded down and held in the sub-ledger, where it is not lost but simply waiting to be asked for. This deposit left 1,500 seconds there. Ref. CIBT-2983-23F2-5		
18 Jul	ATM withdrawal: Kepler Ring	-86,400	61,571,763
	The fee on a withdrawal at Kepler Ring is charged on the sum rounded up to the next turn. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2983-1E41-3		
30 Jul	Turbulence Cover	-16,605	61,555,158
	No surcharge is levied on the cable car in the weeks it is out for inspection, since an inspected car cannot be turbulent, and the underwriter has written this down as a principle. Ref. CIBT-2983-64C5-0		
31 Jul	Interest at 4.80% APY	+235,761	61,790,919
	Harbourfront Shipping has asked that the interest on its staff savings be credited on the first day of each month, so its treasurer can report it before the Bank does. The Bank has agreed, and the treasurer has been asked not to look before the first. Ref. CIBT-2983-1E75-0		

Closing balance, month by month

Highest 61,790,919 s · lowest 47,560,520 s



August 2982 July 2983

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 2983-07