CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 156, Pallas Ring 10

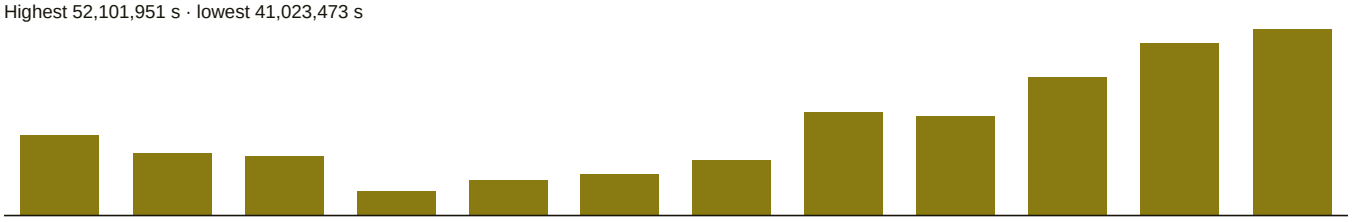
Account 8564-1663-7465
Period 1–31 May 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,131,418 s	**+1,145,733 s**	**-175,200 s**	**52,101,951 s**

Date	Description	Amount (s)	Balance (s)
12 May	Payroll credit: Harbourfront Shipping	+219,762	51,351,180
	The rounding rule for Harbourfront Shipping wages is applied after the receiving charge, not before it. The Bank has been asked to reverse the order twice and has declined both times. This month the difference is 900 seconds. Ref. CIBT-2987-409E-4		
17 May	ATM withdrawal: Vancouver Sector	-86,400	51,264,780
	Your standing withdrawal of One Standard day is made at Vancouver Sector on the 17th of each month. The custodian arranges for the machine to be ready an hour before you arrive, and it always is. Ref. CIBT-2987-795B-9		
21 May	ATM withdrawal: Vancouver Sector	-86,400	51,178,380
	You asked the Bank to say which way the withdrawal had been rounded. It was rounded both ways, once by the machine and once by the Bank. The two roundings came to 0.944, and the Bank has kept neither. Ref. CIBT-2987-C119-0		
27 May	Slippage fee (Vancouver Sector, 8 transfers)	-2,400	51,175,980
	The internal audit notes that slippage on this account has been charged to the second since 2982 and never to the minute, at the same rate throughout. It recommends the arrangement be left as it is, and that nobody mention it to the relay. Ref. CIBT-2987-281A-8		
27 May	Deposit: Hall E	+721,446	51,897,426
	A deposit of 721,446 was taken from the holder's pay before the pay had been counted, on the strength of the employer's slip. The count, when it came, agreed to the second, and nobody at the window mentioned the order of events. Ref. CIBT-2987-C469-8		
31 May	Interest at 4.80% APY	+204,525	52,101,951
	No early-closure charge applies, because the account was never closed. It was merely quiet for an afternoon, and the Bank does not fee quiet. Ref. CIBT-2987-0B16-5		

Closing balance, month by month

Highest 52,101,951 s · lowest 41,023,473 s



June 2986 May 2987

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 2987-05