CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 35, Pallas Ring 10

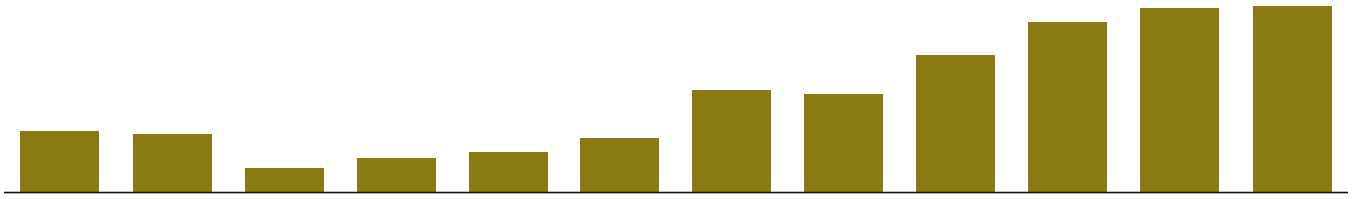
Account 8564-1663-7465
Period 1–30 June 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
52,101,951 s	**+428,169 s**	**-297,628 s**	**52,232,492 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Slippage fee (Luna, 8 transfers)	-7,200	52,094,751
	The relay's log showed 8 crossings where this statement shows 44 fewer. A line was lost in the copy of the log sent to us, and it has been restored. The crossings are real, and each is now charged once, as it should have been. Ref. CIBT-2987-C909-7		
09 Jun	Turbulence Cover	-16,889	52,077,862
	The Turbulence policy was issued in 2985 to cover a route that has since been renamed. The premium has not changed, and the cover follows the renamed route at no extra charge. Ref. CIBT-2987-F48C-3		
11 Jun	ATM withdrawal: Luna	-172,800	51,905,062
	A withdrawal that took a second attempt at Luna carries no fee. The Bank counts the attempts and not the customer's patience, and charges for neither. Ref. CIBT-2987-5995-8		
19 Jun	Transfer to own account: Luna	-100,739	51,804,323
	Sundries that cross from one world's day to another are rounded to the whole day, and this one crossed twice on the same afternoon. The rounding went up on the way out and down on the way back, and the two cancel to within 0.951. Ref. CIBT-2987-6EBA-2		
25 Jun	Payroll credit: Harbourfront Shipping	+219,762	52,024,085
	Wages from Harbourfront Shipping are rounded to the whole day on each payday. The 0.951 left over is carried to the next payday and rounded again, so that across a year the rounding pays out every second it owed. Ref. CIBT-2987-F9C3-3		
30 Jun	Interest at 4.80% APY	+208,407	52,232,492
	Interest on Luna accrues on the station's own day, which runs a little slow, so the day's interest is posted in the morning rather than at close. It comes to the same sum by the end of the month, having taken a little longer to arrive. Ref. CIBT-2987-7B9F-6		

Closing balance, month by month

Highest 52,232,492 s · lowest 41,023,473 s



July 2986 June 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 2987-06