CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 305, Pallas Ring 10

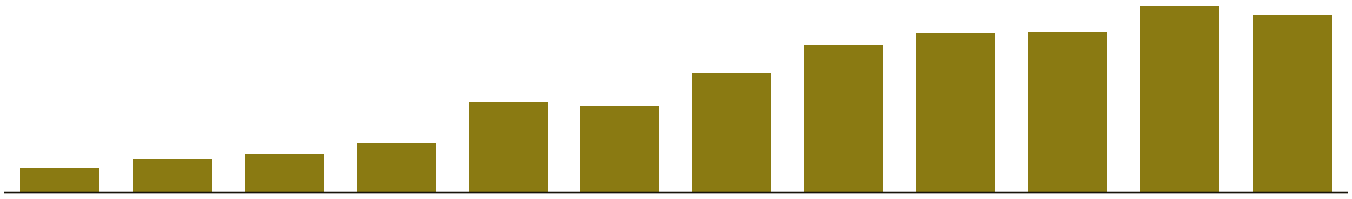
Account 8564-1663-7465
Period 1–31 August 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
54,362,992 s	**+437,213 s**	**-1,190,334 s**	**53,609,871 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	Transfer to own account: Tallinn Sector	-819,963	53,543,029
	The charge for an extra signature on your mandate was posted as a sundry. It has been moved to the mandate column, where it is still a charge, but at least a charge that knows what it is for. Ref. CIBT-2987-8BBA-1		
07 Aug	Turbulence Cover	-24,771	53,518,258
	Audit sample: this month's Turbulence Cover premium agrees with the carrier's manifest to the second. The auditors asked for the manifest twice, in case the first copy had been tidied. Ref. CIBT-2987-3736-9		
11 Aug	ATM withdrawal: Tallinn Sector	-259,200	53,259,058
	Withdrawal at Tallinn Sector, where the machine keeps the local day and not the branch's. The two days differ by 33 hours, so the transaction is posted on the day the machine was on, which the officer says is the only honest day to use. Ref. CIBT-2987-30DC-2		
16 Aug	ATM withdrawal: Tallinn Sector	-86,400	53,172,658
	Machines at Tallinn Sector round dispensing to the nearest 43 seconds, which makes the cash-time look neater than the balance it came from. The 0.965 difference is held in the machine's reserve and paid out to whichever depositor next asks for it. Ref. CIBT-2987-84B0-0		
30 Aug	Payroll credit: Harbourfront Shipping	+219,762	53,392,420
	The wage was rounded to the nearest whole second on the employee's own written instruction, which gave the reason as "it looks neater". The instruction is on file. It is the only one of its kind the auditors have seen. Ref. CIBT-2987-F73A-9		
31 Aug	Interest at 4.80% APY	+217,451	53,609,871
	The usual charge for moving interest to another branch has been waived, since the move was to Tallinn Sector, where you hold your second account. The fee was for the crossing, and the crossing was made in the same second. Ref. CIBT-2987-7724-0		

Closing balance, month by month

Highest 54,362,992 s · lowest 41,023,473 s



September 2986 August 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 2987-08