CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 382, Pallas Ring 10

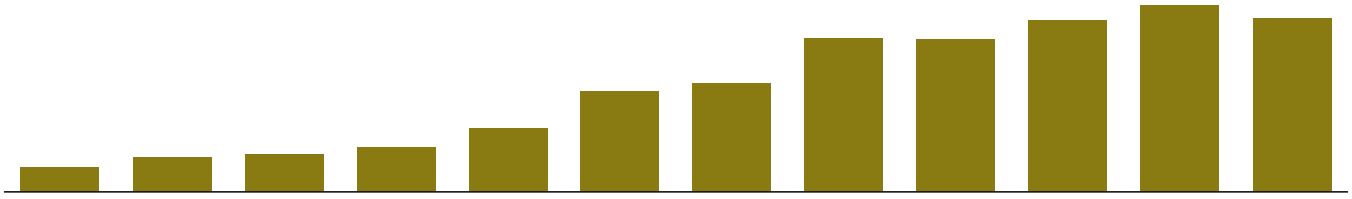
Account 8564-1663-7465
Period 1–31 July 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,673,282 s	**+358,455 s**	**-1,331,340 s**	**33,700,397 s**

Date	Description	Amount (s)	Balance (s)
12 Jul	Payroll credit: Harbourfront Shipping	+219,762	34,893,044
	Last month's Harbourfront Shipping credit was posted under the previous month's advice, because the remittance carried its date in the wrong place. The credit has been moved to the month it was earned, and the interest on it adjusted by 2 d 13:02:42. Ref. CIBT-2993-2322-6		
14 Jul	Transfer to own account: Singapore Sector	-1,307,774	33,585,270
	Harbourfront Shipping's clerk has asked that your sundry carry the firm's reference, which is yours with the last digit moved. The Bank has accepted the reference and moved the digit back. Ref. CIBT-2993-DE4D-2		
16 Jul	Turbulence Cover	-20,566	33,564,704
	Harbourfront Shipping asked that the premium on your journeys be paid from the office's own budget for the rest of the year, since they are made on its errands. The premium is shown here as paid, and the office's name is written beside it in pencil. Ref. CIBT-2993-FD8F-9		
27 Jul	Slippage fee (Singapore Sector, 5 transfers)	-3,000	33,561,704
	Transfers from the Mars relay settle only after the Mars Station day has closed, so 5 crossings this month were held 28 days. The fee runs from the day you sent them, and the Bank has not found a way round that. Ref. CIBT-2993-A8A7-6		
31 Jul	Interest at 4.80% APY	+138,693	33,700,397
	Interest on a balance of less than a whole second is not rounded at all, the Bank's view being that a small sum is already close enough to the truth. The figure above is therefore exact. Ref. CIBT-2993-12EF-3		

Closing balance, month by month

Highest 34,673,282 s · lowest 22,533,417 s



August 2992 July 2993

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 2993-07