CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 287, Pallas Ring 10

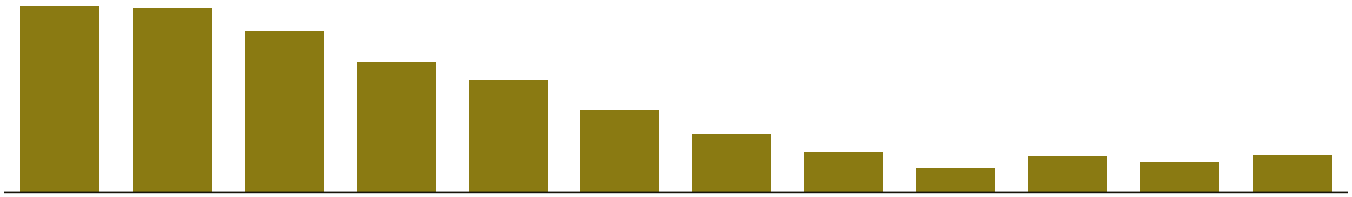
Account 8564-1663-7465
Period 1–31 August 2994
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,612,260 s	**+747,088 s**	**-91,200 s**	**20,268,148 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Deposit: Hall E	+668,639	20,280,899
	Nothing is charged for a deposit made in the first minute the window is open. The Bank prices that minute at nothing, and the counter asks us to say it is a generous price for a minute. Ref. CIBT-2994-4E30-6		
20 Aug	Slippage fee (Singapore Sector, 8 transfers)	-4,800	20,276,099
	The slippage on your last statement was calculated across 8 crossings when only 22 had been made. Two of the transfers were in the wrong month's queue. The fee has been recalculated across 22 crossings, and the difference of 0.30 s is credited below. Ref. CIBT-2994-032B-1		
30 Aug	ATM withdrawal: Singapore Sector	-86,400	20,189,699
	The machine offered the withdrawal in days and then, after a pause, in seconds, and you chose seconds. The Bank has no record of the pause, and the machine's log says only that it was thinking. Ref. CIBT-2994-91A6-1		
31 Aug	Interest at 4.80% APY	+78,449	20,268,148
	The interest was rounded to the whole second before it was posted, and your half-second went into the next period's balance, where it earns the same rate and is not mentioned again unless you ask. Ref. CIBT-2994-4E6C-8		

Closing balance, month by month

Highest 33,197,000 s · lowest 19,133,343 s



September 2993 August 2994

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 2994-08