CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 45, Pallas Ring 10

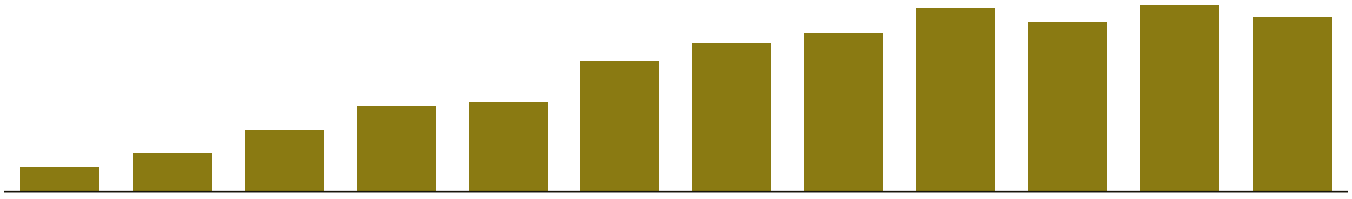
Account 8564-1663-7465
Period 1–31 August 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,467,085 s	**+357,630 s**	**-1,344,824 s**	**33,479,891 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	Payroll credit: Harbourfront Shipping	+219,762	34,686,847
	The Teller asked whether the wage was for the month or for the work. The cashier said both, and the Teller has entered it under both. Ref. CIBT-2995-E927-8		
11 Aug	Slippage fee (Delhi Sector, 8 transfers)	-2,400	34,684,447
	The fee for 8 crossings was rounded to a whole Standard day, because the relay does not report by the hour and the Bank does not bill in halves. The rounding is in your favour this month and was against you last month, and the Bank has stopped expecting it to balance out. Ref. CIBT-2995-C883-7		
16 Aug	Transfer to own account: Delhi Sector	-1,329,526	33,354,921
	The 1,329,526 from Priya Valderrama was held at the Delhi Sector relay for 31 days, because its covering letter was dated in the sender's future. The relay released it on the day the letter caught up, and the Bank has credited the interest it would have earned had it arrived on time. Ref. CIBT-2995-D8B1-6		
28 Aug	Turbulence Cover	-12,898	33,342,023
	Cover is charged by the mile of crossing, and the mile is rounded to the nearest whole figure on the carrier's count. The underwriters asked whether a fraction of a mile is owed, and were told that it is not, which they accepted. Ref. CIBT-2995-97AA-9		
31 Aug	Interest at 4.80% APY	+137,868	33,479,891
	Audit note: this interest and the line beside it for 8564-6342-4007 were calculated from the same balance and differ by 0.965. The difference is the rounding permitted under the terms, and has been allocated to the Bank. Ref. CIBT-2995-71E2-0		

Closing balance, month by month

Highest 34,467,085 s · lowest 21,303,168 s



September 2994 August 2995

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 2995-08