CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 120, Pallas Ring 10

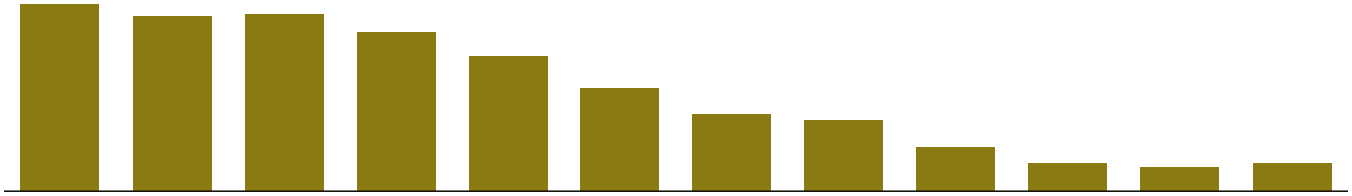
Account 8564-1663-7465
Period 1–30 June 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,874,841 s	**+303,261 s**	**-31,658 s**	**21,146,444 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	Payroll credit: Harbourfront Shipping	+219,762	21,094,603
	The Harbourfront Shipping wage for 39 weeks was paid in one sum, after a clerk in its office was away for a fortnight and nobody else there had the key to the ledger. The credit is dated the day the ledger was opened, and the interest on it runs from the day it was due. Ref. CIBT-2996-B331-5		
13 Jun	Slippage fee (Nairobi Sector, 4 transfers)	-3,600	21,091,003
	Transfers you make at first light cost less than those made at noon, a fact you learned from the posted rates in 2995 and have acted on since. The officer says the lesson was well learned and mentions it at each quarter's close. Ref. CIBT-2996-1877-3		
25 Jun	Transfer to own account: Nairobi Sector	-28,058	21,062,945
	A replacement token for box 43-593 was issued at Hall E after the original was reported lost; the charge is the only one the Bank will levy for a replacement. Ref. CIBT-2996-7848-7		
30 Jun	Interest at 4.80% APY	+83,499	21,146,444
	Interest for 2 days was not paid this month because the account was in transit between two branches, and interest is paid only when an account is at rest. It accrued all the same, and it has been paid on arrival. Ref. CIBT-2996-4855-2		

Closing balance, month by month

Highest 34,467,085 s · lowest 20,874,841 s



July 2995 June 2996

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 2996-06