CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 103, Pallas Ring 10

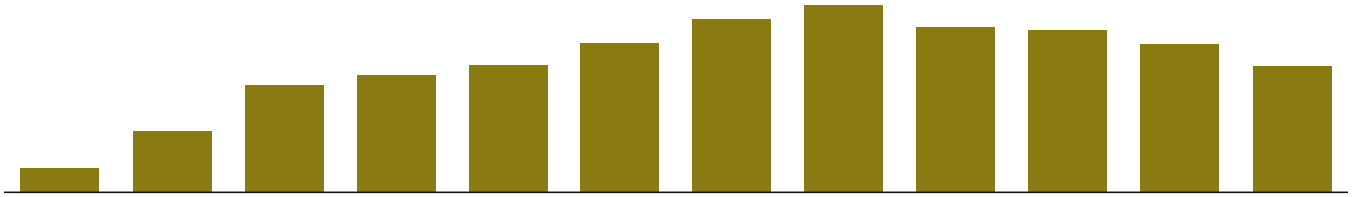
Account 8564-1663-7465
Period 1–30 September 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,806,169 s	**+446,986 s**	**-2,149,547 s**	**55,103,608 s**

Date	Description	Amount (s)	Balance (s)
01 Sep	Payroll credit: Harbourfront Shipping	+219,762	57,025,931
	The 0.30 s exchange charge on the wage from Harbourfront Shipping has been waived. The exchange's note says the wage was small and the charge was large, and that waiving it was the only sensible course. Ref. CIBT-3003-0C33-5		
16 Sep	Transfer to own account: Oakland Sector	-2,149,547	54,876,384
	Sundry charge on the transfer to Oakland Sector, worked out at 0.964 of a second and rounded up to the whole second. The Bank rounds every sundry the same way, whoever asked for it, and the rounding is not a fee. Ref. CIBT-3003-6C02-7		
30 Sep	Interest at 4.80% APY	+227,224	55,103,608
	The rate was applied to the balance and the product rounded down, always and never up. A second owed is a second kept, and this statement was drawn on that view. Ref. CIBT-3003-7270-6		

Closing balance, month by month

Highest 59,783,613 s · lowest 47,160,618 s



October 3002 — September 3003

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 3003-09