CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 83, Pallas Ring 10

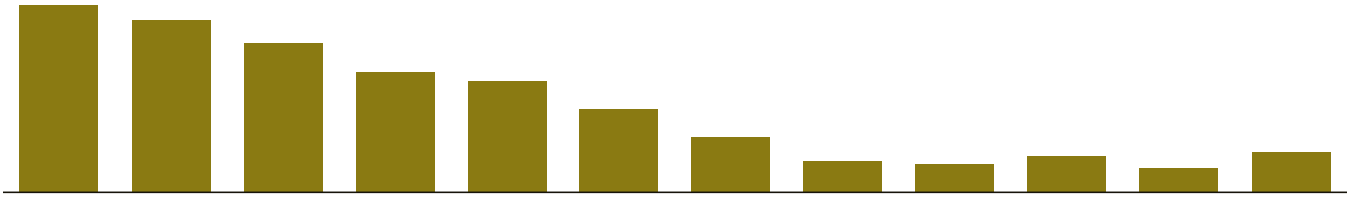
Account 8564-1663-7465
Period 1–30 June 3004
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,707,870 s	**+1,400,725 s**	**-192,444 s**	**46,916,151 s**

Date	Description	Amount (s)	Balance (s)
08 Jun	Deposit: Hall E	+998,132	46,706,002
	The account on your slip was entered one digit out in the eighth place, so the deposit of 998,132 first appeared against 8564-6342-4007. Both figures on this statement are correct; only the line has moved. Ref. CIBT-3004-BEF3-5		
11 Jun	Payroll credit: Harbourfront Shipping	+219,762	46,925,764
	Fee on the Harbourfront Shipping credit for the fortnight in which the office closed early: waived. The Bank did not close early, but the office says it did, and the Bank accepts the office's account of its own calendar. Ref. CIBT-3004-4AE2-5		
11 Jun	Slippage fee (L4 Habitat, 3 transfers)	-900	46,924,864
	Your employer rounds its own slippage to the hour and passes the difference to you, which this month came to 900 seconds. It will appear on the next line of your statement, where the Bank has taken care to put it. Ref. CIBT-3004-3D1E-6		
12 Jun	ATM withdrawal: L4 Habitat	-86,400	46,838,464
	Your standing withdrawal of One Standard day is drawn on the 12th of each quarter for a parking space at L4 Habitat. The space is shown on the plan as reserved, and the Bank has never been able to find it. The machine has no opinion on the matter and pays regardless. Ref. CIBT-3004-2152-1		
13 Jun	Turbulence Cover	-18,744	46,819,720
	The Cover premium for the L4 Habitat run falls due on the 13th of each month and has been paid on that day for as long as the route has existed. The underwriters have stopped sending the reminder, having concluded that the premium needs no reminding. Ref. CIBT-3004-6AE3-8		
15 Jun	ATM withdrawal: L4 Habitat	-86,400	46,733,320
	For 28 Standard days the L4 Habitat machine was switched off while a new fuse was fitted. The Bank went on accepting your requests for cash during that time, and held them until the machine was switched on again. Ref. CIBT-3004-E26F-2		
30 Jun	Interest at 4.80% APY	+182,831	46,916,151
	Interest on L4 Habitat accrues on the station's own day, which runs a little slow, so the day's interest is posted in the morning rather than at close. It comes to the same sum by the end of the month, having taken a little longer to arrive. Ref. CIBT-3004-0564-6		

Closing balance, month by month

Highest 57,903,578 s · lowest 45,707,870 s



July 3003 June 3004

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 3004-06