CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 29, Pallas Ring 10

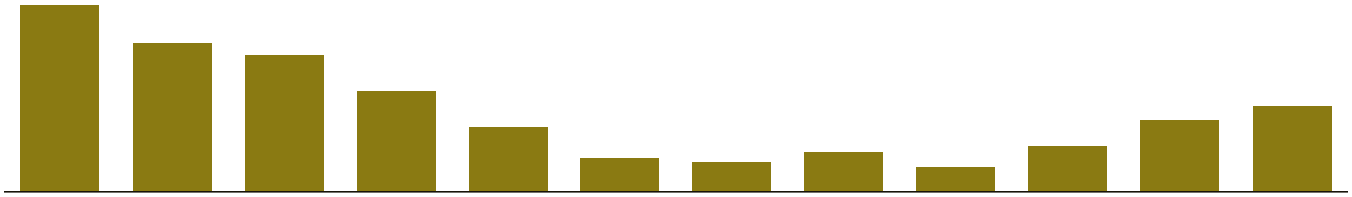
Account 8564-1663-7465
Period 1–31 August 3004
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,426,957 s	**+848,326 s**	**-19,319 s**	**49,255,964 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Deposit: Hall E	+434,857	48,861,814
	The Io office times its deposits by the Io day, which is short enough that a sum made after lunch can be posted before it. The Bank allows for this by crediting the deposit on the day the envelope was sealed, and the Io day is not consulted. Ref. CIBT-3004-0F4D-7		
07 Aug	Turbulence Cover	-19,319	48,842,495
	A premium that comes to exactly half a sol is rounded to the even figure, as the Cover schedule requires. It has come to exactly half in 2999 and in each year since, which the underwriters take as evidence the schedule was well drafted. Ref. CIBT-3004-F760-6		
14 Aug	Payroll credit: Harbourfront Shipping	+219,762	49,062,257
	Auditors' sample: the Harbourfront Shipping pay for 2 periods matches the remitter's advice to the second, with one exception. That credit posted a day early because the remitter's office kept a holiday the Bank had not been told about, and the holiday has since been added to the calendar. Ref. CIBT-3004-BE6B-4		
31 Aug	Interest at 4.80% APY	+193,707	49,255,964
	Your calculation in pencil at home and the officer's in ink agree on most months. On the months they do not, the officer's note says only "you were right." Interest for the 31st is one of those months. Ref. CIBT-3004-789D-5		

Closing balance, month by month

Highest 55,103,608 s · lowest 45,707,870 s



September 3003 August 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 3004-08