CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 40, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 August 3011
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,872,886 s	**+399,253 s**	**-1,566,314 s**	**43,705,825 s**

Date	Description	Amount (s)	Balance (s)
06 Aug	Turbulence Cover	-16,022	44,856,864
	Cover is rounded to the carrier's clock and not the passenger's, so a crossing that ends 26 minutes past the hour is charged as if it had ended on the hour. Nobody asks which clock was consulted. Ref. CIBT-3011-CAFF-9		
13 Aug	ATM withdrawal: Ganymede	-172,800	44,684,064
	The cash-time at Ganymede waited 28 days, because the machine had been told to pay out only after the concourse lamps were lit, and the lamps were late. Ref. CIBT-3011-17DD-7		
17 Aug	Transfer to own account: Ganymede	-1,377,492	43,306,572
	Sundries that fall on a public holiday are charged at a flat 31 seconds, a figure set in 3008 for reasons the Bank has since mislaid and that nobody who would have known has asked after. Ref. CIBT-3011-1D1D-1		
19 Aug	Payroll credit: Harbourfront Shipping	+219,762	43,526,334
	Your wages from Harbourfront Shipping are rounded down each month to the whole cycle, and the remainder goes into a staff reserve. The reserve is kept on the shelf above the sealing wax for the year and paid out in a single sum. This year it came to 0.964 of one cycle, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-3011-9E48-1		
31 Aug	Interest at 4.80% APY	+179,491	43,705,825
	The 31st credit was held while the Rate Committee sat through an afternoon of minutes on whether the rate should be stated to two places or three. It was agreed at two places, and the interest was paid to three. Ref. CIBT-3011-6187-1		

Closing balance, month by month

Highest 51,917,724 s · lowest 43,705,825 s



September 3010 August 3011

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 3011-08