CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 142, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,656,844 s	**+374,389 s**	**-1,022,853 s**	**38,008,380 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Transfer to own account: Titan	-997,043	37,659,801
	Harbourfront Shipping took its staff loan repayment from this account early, on the 2nd rather than the usual day. The loan's officer has confirmed that the early debit was intended, and that the loan is now, in her words, "closer to finished than it was". Ref. CIBT-3013-BBFF-1		
03 Jul	Payroll credit: Harbourfront Shipping	+219,762	37,879,563
	The remittance slips from Harbourfront Shipping are signed by a different clerk each month. Each clerk initials the sum the one before wrote, and the Bank reads the initials as a chain of agreement that goes back to 3010. Ref. CIBT-3013-26D4-3		
05 Jul	Slippage fee (Titan, 3 transfers)	-900	37,878,663
	Slippage is charged in tenths of a Standard second, and anything under a tenth is dropped rather than carried forward. The 0.979 left over this month was dropped. Ref. CIBT-3013-A903-0		
09 Jul	Turbulence Cover	-24,910	37,853,753
	A remark pencilled on the file: a carrier that apologises this often is either very polite or very well insured, and the underwriters have not yet decided which. Ref. CIBT-3013-0655-7		
31 Jul	Interest at 4.80% APY	+154,627	38,008,380
	A standing order sends the month's interest to Priya Valderrama, as you asked in 3012, and the partner's office confirms receipt by return post with the figure written in pencil. The Bank has no objection to pencil and has asked the partner to keep the sum in ink. Ref. CIBT-3013-0532-1		

Closing balance, month by month

Highest 43,670,301 s · lowest 38,008,380 s



August 3012 July 3013

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 3013-07