CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 209, Pallas Ring 10

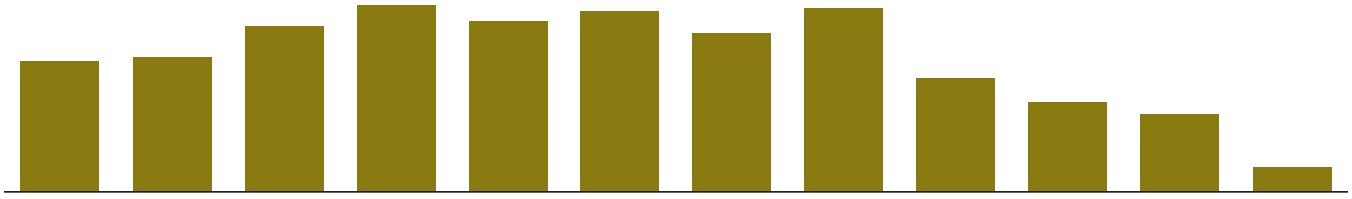
Account 8564-1663-7465
Period 1–31 August 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,008,380 s	**+371,795 s**	**-3,095,423 s**	**35,284,752 s**

Date	Description	Amount (s)	Balance (s)
07 Aug	Transfer to own account: Titan	-3,001,062	35,007,318
	Sundry adjustment agreed with the accounts officer at Hall E. The officer reports that the adjustment was requested three times and agreed once, and that the Teller has been asked to remember which. Ref. CIBT-3013-1CB2-1		
18 Aug	Payroll credit: Harbourfront Shipping	+219,762	35,227,080
	Pay from Harbourfront Shipping is calculated to the nearest 35 minutes of the payroll office's own clock rather than to the second, so each credit runs a little ahead of the hours it covers. The office calls this pay in advance of the work; the Bank calls it a rounding rule with a view. Ref. CIBT-3013-ECEC-1		
29 Aug	Turbulence Cover	-7,961	35,219,119
	Under the Cover rounding rule a delay of less than a minute is not claimable, and a delay of a minute and a half is paid as one. This claim was for 57 minutes and a fraction, and was settled on the whole minutes. Ref. CIBT-3013-AF76-3		
30 Aug	ATM withdrawal: Titan	-86,400	35,132,719
	Tamsin Grisolm says the machine at Titan is the only one on the concourse that never asks whether you would like a receipt for the receipt. Ref. CIBT-3013-8526-2		
31 Aug	Interest at 4.80% APY	+152,033	35,284,752
	The fee for the paper statement of the interest has been waived. It was requested by a depositor who had asked for the figure to be printed in pencil, so it could be rubbed out and written again. The printer declined, and the Bank accepted the printer's view and waived the fee. Ref. CIBT-3013-ED24-8		

Closing balance, month by month

Highest 43,670,301 s · lowest 35,284,752 s



September 3012 August 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 3013-08