CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 168, Pallas Ring 10

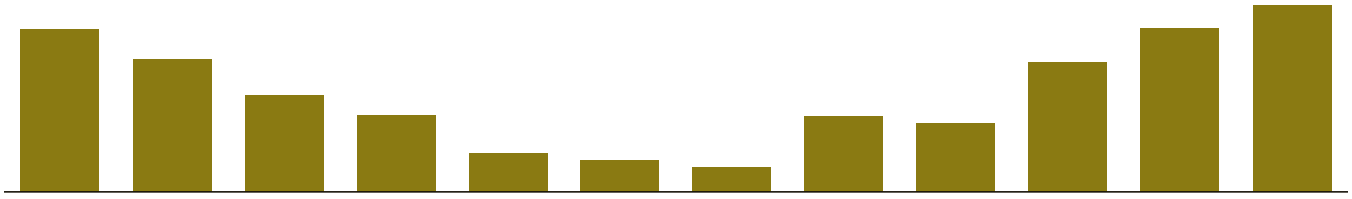
Account 8564-1663-7465
Period 1–31 August 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,244,673 s	**+1,275,817 s**	**-202,533 s**	**32,317,957 s**

Date	Description	Amount (s)	Balance (s)
14 Aug	Turbulence Cover	-26,133	31,218,540
	Premium paid jointly with Priya Valderrama for the route you share. The policy records one journey and two passengers, which the carrier calls a bargain and the Bank calls one line on the statement. Ref. CIBT-3014-6C16-4		
15 Aug	ATM withdrawal: Kepler Ring	-172,800	31,045,740
	The Teller weighed the cash in her palm before she counted it, which she does not usually do, and said it weighed exactly what it should. She was not sure whether this was a compliment to the cash. Ref. CIBT-3014-59FD-8		
22 Aug	Deposit: Hall E	+1,150,839	32,196,579
	Deposits from Callisto come by the slow ice route, and the desk there sends each one with a card reading "received in good order, now under way". The card is filed with the slip, and the sum is credited on arrival, which the card gives as its expected date and has never once been early for. Ref. CIBT-3014-6ADD-5		
29 Aug	Slippage fee (Kepler Ring, 4 transfers)	-3,600	32,192,979
	The recurring slippage on the 29th transfer to Kepler Ring is charged in seconds and not minutes, as it has been since 3011. The 300-second difference is the same each month, and the relay has stopped asking about it. Ref. CIBT-3014-1FD8-3		
31 Aug	Interest at 4.80% APY	+124,978	32,317,957
	Interest for the Pallas Ring 10 day is credited at close, with the previous period's balance carried in beside it. The carry-over repeats every month, and the Bank has come to rely on it. Ref. CIBT-3014-43DA-6		

Closing balance, month by month

Highest 32,317,957 s · lowest 24,853,339 s



September 3013 August 3014

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 3014-08