CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Zola Cardew**
Unit 385, Pallas Ring 10

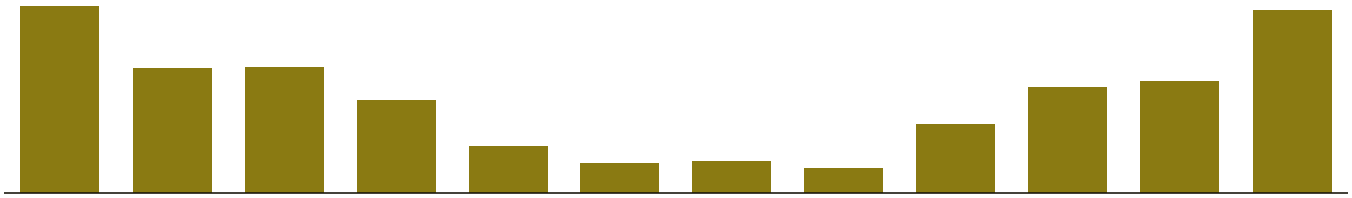
Account 8564-1663-7465
Period 1–31 July 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **24,545,017 s** | **+3,334,001 s** | **-900 s** | **27,878,118 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 06 Jul | Payroll credit: Harbourfront Shipping | +219,762 | 24,764,779 |
| | Harbourfront Shipping pays in cycles on its own world and sends each credit on the employer's day, which runs 31 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-3016-6C9F-0 | | |
| 22 Jul | Deposit: Hall E | +3,016,059 | 27,780,838 |
| | Nothing is left on the counter after a deposit. The receipt goes to the holder, the envelope to the file and the pen back to its stand, in that order, every time. Ref. CIBT-3016-2CD4-9 | | |
| 30 Jul | Slippage fee (Europa, 3 transfers) | -900 | 27,779,938 |
| | The slippage was rounded to the whole Standard day rather than to the crossing, which places all 3 transfers in the same day for charging. The rule is old. The Bank has never found a reason to change it, though it would not be unhappy to be given one. Ref. CIBT-3016-0BD0-2 | | |
| 31 Jul | Interest at 4.80% APY | +98,180 | 27,878,118 |
| | Interest for the month was rounded to the nearest whole second at the close of the Pallas Ring 10 day. The second left over is paid at the next close rather than kept, and the Bank reports that this has happened 13 times since 3013. Ref. CIBT-3016-7A3F-3 | | |

## Closing balance, month by month

Highest 28,075,191 s · lowest 20,407,741 s



August 3015 July 3016

*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 3016-07