CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 144, Pallas Ring 10

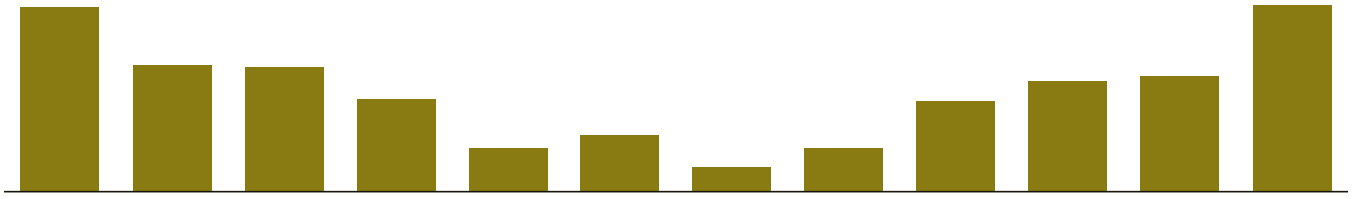
Account 8564-1663-7465
Period 1–30 June 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,965,510 s	**+3,943,007 s**	**-173,700 s**	**26,734,817 s**

Date	Description	Amount (s)	Balance (s)
11 Jun	Slippage fee (São Paulo Sector, 3 transfers)	-900	22,964,610
	The statement counted the crossing from São Paulo Sector as a crossing to it. Both stations are printed on the same board, so the mistake is an easy one to make; the direction has been corrected and the fee is unchanged. Ref. CIBT-3018-3E4B-2		
21 Jun	Payroll credit: Harbourfront Shipping	+219,762	23,184,372
	Pay for 29 days was released late because the convoy that carried it from São Paulo Sector waited at the crossing gate for a second escort. The convoy's leader writes that the wait was entirely proper, and the Bank agrees with the leader. Ref. CIBT-3018-D156-8		
25 Jun	ATM withdrawal: São Paulo Sector	-172,800	23,011,572
	The fee on a withdrawal at São Paulo Sector is charged on the sum rounded up to the next day. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-3018-54F0-7		
28 Jun	Deposit: Hall E	+3,631,383	26,642,955
	Made in the same hand as the withdrawal on the line above it, and the Bank does not charge a holder for changing their mind at the counter. The counter offers that service free and has never once been thanked for it. Ref. CIBT-3018-C7CC-0		
30 Jun	Interest at 4.80% APY	+91,862	26,734,817
	The rate is the same as last year's. The Teller would say so if it had changed, since she is the only officer at the branch who reads the posted notices all the way to the bottom. Ref. CIBT-3018-21C1-9		

Closing balance, month by month

Highest 26,734,817 s · lowest 18,183,870 s



July 3017 June 3018

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 3018-06