CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 371, Pallas Ring 10

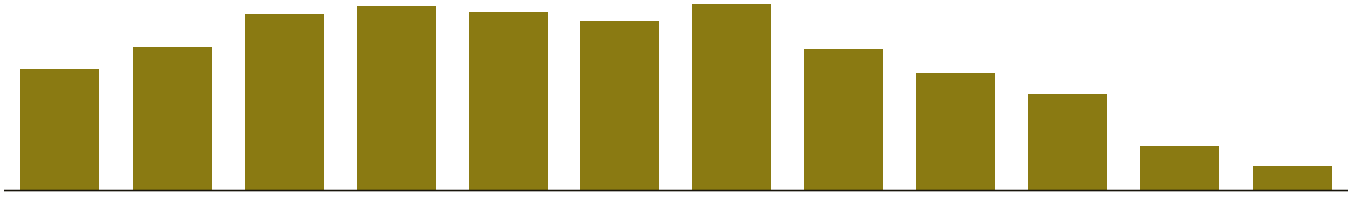
Account 8564-1663-7465
Period 1–31 August 3019
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
26,975,904 s	**+327,665 s**	**-1,391,200 s**	**25,912,369 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Transfer to own account: Lagos Sector	-1,112,298	25,863,606
	A chain on the pens at Hall E was replaced after the old one broke, and the new one is longer. The branch paid the sundry for it, which is why the pens may now be taken a little further from the counter. Ref. CIBT-3019-87BF-2		
12 Aug	Slippage fee (Lagos Sector, 2 transfers)	-600	25,863,006
	Slippage is higher this month because the crossing sat 31 days in the relay's queue, which takes transfers in the order received and not the order wanted. Yours were received late, through no fault of your own. Ref. CIBT-3019-3AF9-8		
14 Aug	Payroll credit: Harbourfront Shipping	+219,762	26,082,768
	Wages from Harbourfront Shipping are rounded to the whole day on each payday, and the remainder goes into a reserve that is paid out in December. This month's remainder is 0.957 of one day, which is small enough to be overlooked and has been carried anyway. Ref. CIBT-3019-FED2-2		
15 Aug	ATM withdrawal: Lagos Sector	-259,200	25,823,568
	The withdrawal on the 15th at Lagos Sector was paid before the concourse lights were raised, to the second, which the Teller considers a fitting way to take money from a machine that keeps time. Ref. CIBT-3019-B54B-2		
19 Aug	Turbulence Cover	-19,102	25,804,466
	Turbulence claim settled on the 19th. The delay was not on the route the policy names, and the policy names a great many routes. The carrier has asked that the claim be filed under the route it actually took. Ref. CIBT-3019-1897-2		
31 Aug	Interest at 4.80% APY	+107,903	25,912,369
	A reading room at Lagos Sector bills 0.30 s each month against this account, which the Bank pays from the interest. The room sends back a receipt that the interest has been spent on reading, and nobody has yet asked what was read. Ref. CIBT-3019-465E-3		

Closing balance, month by month

Highest 34,668,828 s · lowest 25,912,369 s



September 3018 August 3019

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 3019-08