CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 101, Pallas Ring 10

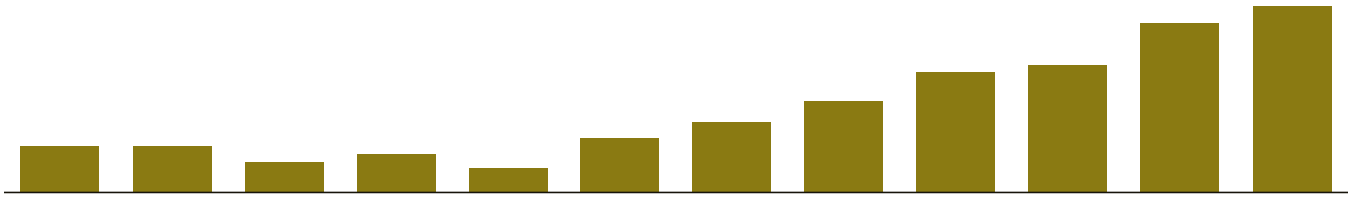
Account 8564-1663-7465
Period 1–31 August 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,991,894 s	**+1,267,407 s**	**-23,972 s**	**33,235,329 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Turbulence Cover	-19,772	31,972,122
	Turbulence Cover claim, the 3rd filed this year, every one for a delay of 61 minutes or less. Each has been paid at the policy rate, and the underwriters have asked whether you would consider a lower premium, which you have not yet answered. Ref. CIBT-3020-95D2-5		
22 Aug	Slippage fee (Venus, 7 transfers)	-4,200	31,967,922
	The fee of 4,200 s covers 7 transfers, all sent on the 22nd, which is the day you always send them. Over the years the Venus relay has learned the habit and keeps a seat open for you, which the Bank records as a service and charges as one. Ref. CIBT-3020-D53C-6		
25 Aug	Payroll credit: Harbourfront Shipping	+219,762	32,187,684
	A wage paid in days is converted to whole seconds at the posted rate, and any fraction under one second is shown on the statement as a dash. Yours was a dash, which the statement treats as a complete figure and the rule treats as a question still open. Ref. CIBT-3020-11B4-3		
27 Aug	Deposit: Hall E	+919,678	33,107,362
	A deposit was entered as made by cheque, though it was made in coin. The label has been struck and the coin noted, and the Bank apologises to the coin, which had no say in the matter and was counted twice. Ref. CIBT-3020-CC96-2		
31 Aug	Interest at 4.80% APY	+127,967	33,235,329
	No fee has been taken on this interest, which would normally be charged on a balance held for so long. The officer who waived it said the charge had gone out of fashion around the time the balance was opened. Ref. CIBT-3020-7E0A-4		

Closing balance, month by month

Highest 33,235,329 s · lowest 21,764,244 s



September 3019 August 3020

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 3020-08