CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 288, Pallas Ring 10

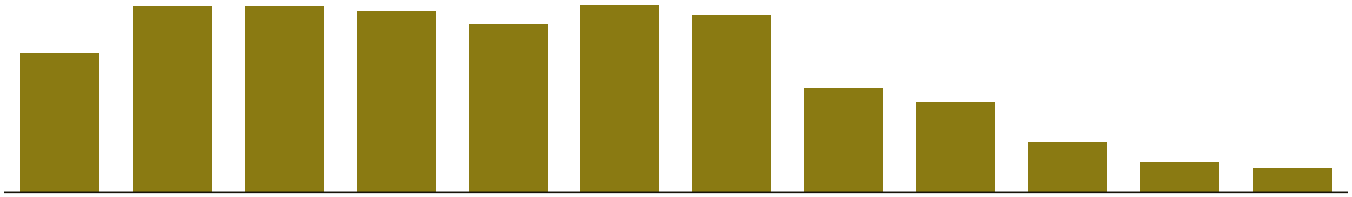
Account 8564-1663-7465
Period 1–31 August 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,549,285 s	**+162,945 s**	**-476,694 s**	**38,235,536 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	New Time™ exchange	+8,748	38,558,033
	Harbourfront Shipping books its New Time™ recall as a line in its own accounts, against which it posts an apology each quarter. The Bank is asked to confirm that the apology has arrived, and does, at the counter. Ref. CIBT-3023-ABE4-2		
09 Aug	Slippage fee (Vancouver Sector, 8 transfers)	-7,200	38,550,833
	Transfers from the Mars relay settle only after the Mars Station day has closed, so 8 crossings this month were held 29 days. The fee runs from the day you sent them, and the Bank has not found a way round that. Ref. CIBT-3023-1A27-9		
22 Aug	Turbulence Cover	-21,860	38,528,973
	The premium is drawn each month from 8564-1663-7465 for a route you took once, in 3020, and the carrier sends the same receipt every month for the same single crossing. The underwriters have decided the crossing is ongoing and have not asked to see it. Ref. CIBT-3023-3025-2		
26 Aug	ATM withdrawal: Vancouver Sector	-259,200	38,269,773
	The posting was held 31 days because the receipt paper at Vancouver Sector had to be counted. The count then had to be declared correct by someone who had not been present for it. Ref. CIBT-3023-F460-4		
28 Aug	Transfer to own account: Vancouver Sector	-188,434	38,081,339
	The sundry for 188,434 was raised on the strength of a letter asking the Bank to forget it. The letter has been filed, and the Bank has forgotten the request but not the sum, which it regards as the more reliable of the two. Ref. CIBT-3023-A1FC-1		
31 Aug	Interest at 4.80% APY	+154,197	38,235,536
	Your employer's pay was credited on the 31st, and interest on it was reckoned from the first second of the month, a date on which the money was not yet yours. The Bank has taken the view that the wages belonged to the employer until they arrived, and so did the interest. The employer has not objected, and the difference has been credited to you as a courtesy. Ref. CIBT-3023-C7EF-1		

Closing balance, month by month

Highest 46,437,598 s · lowest 38,235,536 s



September 3022 — August 3023

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  3023-08`