CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 158, Pallas Ring 10

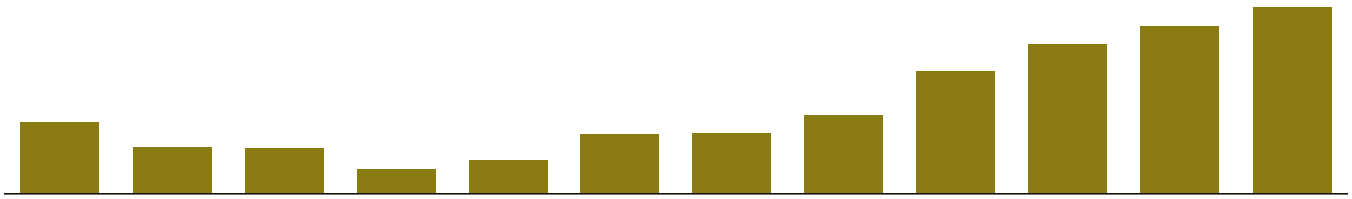
Account 8564-1663-7465
Period 1–31 July 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
46,200,383 s	**+1,793,654 s**	**-177,000 s**	**47,817,037 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Slippage fee (Oakland Sector, 7 transfers)	-4,200	46,196,183
	The relay rounds its share of each fee to the nearest five seconds and the Bank rounds yours to the nearest one. The gap between the two is held in the Settlement Reserve for a rainy quarter, and in the Reserve's books there has never yet been one. Ref. CIBT-3024-67E3-0		
07 Jul	Deposit: Hall E	+1,608,853	47,805,036
	Each deposit is made in notes of one denomination, so the Teller counts them without looking up. "It is the only thing about you we can count without the machine," she said, and then asked for the envelope back. Ref. CIBT-3024-BA2F-2		
29 Jul	ATM withdrawal: Oakland Sector	-172,800	47,632,236
	Audit file: the withdrawal at Oakland Sector was checked against the concourse noticeboard, where the time of each cash-time draw is pinned up at the end of the day. The board and the machine agree, and the pin has not been moved since 3021. Ref. CIBT-3024-88B9-6		
31 Jul	Interest at 4.80% APY	+184,801	47,817,037
	The period's rate sheet was carried from Oakland Sector by a courier who sat out a storm at the relay. The interest was paid on the day the sheet arrived, and the courier was paid the same afternoon, a fact he has asked us to record. Ref. CIBT-3024-1643-7		

Closing balance, month by month

Highest 47,817,037 s · lowest 34,347,173 s



August 3023 July 3024

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 3024-07