CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 360, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,568,509 s	**+410,036 s**	**-3,467,513 s**	**44,511,032 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: London Sector	-259,200	47,309,309
	Your employer's leave policy allows 28 days' absence each year for any withdrawal made across a clock boundary. Your withdrawal at London Sector is recorded under it, and the officer at Hall E has been asked to confirm that it was not a holiday. Ref. CIBT-3025-7A82-8		
06 Jul	Slippage fee (London Sector, 1 transfers)	-600	47,308,709
	Every transfer you send carries a note asking whether it arrived, and the relay answers each one before you have finished writing it. You have never read the answer, only the time on it. Ref. CIBT-3025-A7A3-8		
06 Jul	Transfer to own account: London Sector	-3,207,713	44,100,996
	A sundry for the loan of 25 pens at Hall E, to sign the forms in your presence, charged per pen. The pens were returned, and the charge is for the ink used, which the office considers the only part of a pen that is ever really lent. Ref. CIBT-3025-FB34-1		
20 Jul	Payroll credit: Harbourfront Shipping	+219,762	44,320,758
	Harbourfront Shipping's pay office keeps the hour of its own bell, which rings 40 minutes before ours. Its wages therefore reach the Bank at the start of a day that, by our reckoning, has not yet begun, and the Bank has accepted them on the understanding that they are on time. Ref. CIBT-3025-FE95-1		
31 Jul	Interest at 4.80% APY	+190,274	44,511,032
	Interest accrued across 28 days of the rate change and was worked out in two parts, the old rate and the new, each rounded to the second before they were added. The two roundings differ by 1,200 seconds, and the Bank has noted the difference and kept the lower figure. Ref. CIBT-3025-7D68-5		

Closing balance, month by month

Highest 54,120,812 s · lowest 44,511,032 s



August 3024 July 3025

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 3025-07