CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kofi Prendergast
Unit 348, Pallas Ring 10

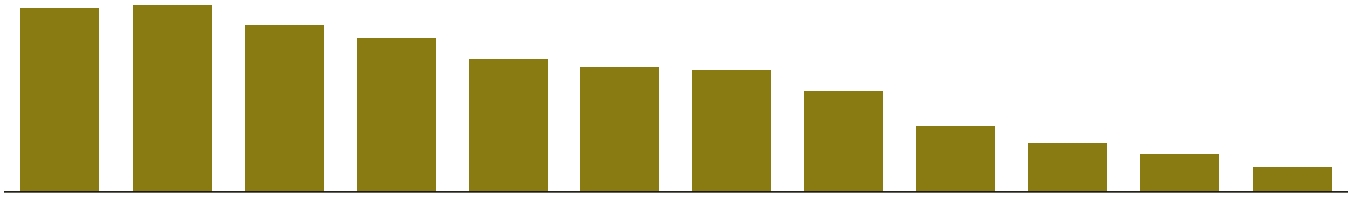
Account 8564-1663-9735
Period 1–31 August 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
344,417,013 s	**+3,353,835 s**	**-17,130,371 s**	**330,640,477 s**

Date	Description	Amount (s)	Balance (s)
01 Aug	Transfer to own account: Nairobi Sector	-16,866,971	327,550,042
	Settlement of a Chrono-Forex deal made on your instructions at the posted rate for the day. Ref. CIBT-3025-D7BD-9		
07 Aug	Payroll credit: Harbourfront Shipping	+2,205,779	329,755,821
	Harbourfront Shipping pays in days on its own world and sends each credit on the employer's day, which runs 31 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-3025-A714-3		
16 Aug	Slippage fee (Nairobi Sector, 7 transfers)	-4,200	329,751,621
	You send the same 7 transfers on the first working day of every month, and the fee has come to 0.30 s on each of your last 54 statements. An officer has noticed that you check the figure before you send, and has never suggested otherwise. Ref. CIBT-3025-9A9C-8		
19 Aug	ATM withdrawal: Nairobi Sector	-259,200	329,492,421
	The Committee's sample of cash-time withdrawals at Nairobi Sector for 3022 included yours, and found it in order to the second. It asks us to say that it found nothing else, which the Committee considers a finding in itself. Ref. CIBT-3025-587D-4		
31 Aug	Interest at 4.00% APY	+1,148,056	330,640,477
	The rate on the 31st line was printed as APR, the measure for an account that compounds by the month, when this account compounds by the second. The figure is 4.00% APY, the interest has been worked again from it, and the difference is credited below. Ref. CIBT-3025-7028-1		

Closing balance, month by month

Highest 505,873,228 s · lowest 330,640,477 s



September 3024 August 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 1663-9735 3025-08