CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Faro Zamora
Unit 158, Pallas Ring 10

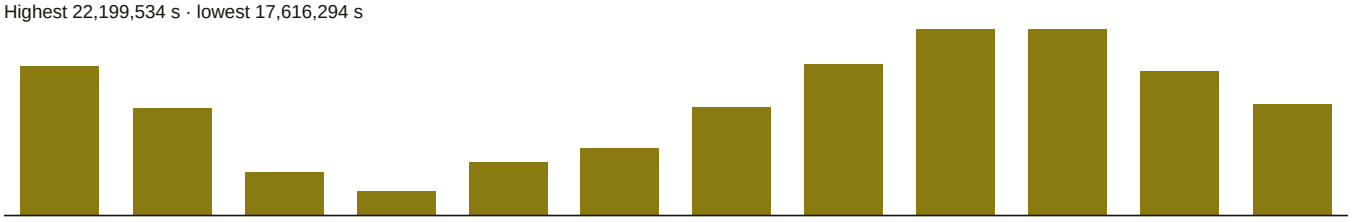
Account 8564-4609-7607
Period 1–30 September 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,022,157 s	**+213,544 s**	**-1,155,391 s**	**20,080,310 s**

Date	Description	Amount (s)	Balance (s)
10 Sep	ATM withdrawal: Montréal Sector	-86,400	20,935,757
	A withdrawal that took a second attempt at Montréal Sector carries no fee. The Bank counts the attempts and not the customer's patience, and charges for neither. Ref. CIBT-3003-119A-8		
15 Sep	Slippage fee (Montréal Sector, 2 transfers)	-600	20,935,157
	Each of your transfers this year is for the same sum, 600, and each is sent at the same hour of the local day, when the relay is quietest. Its operator has come to regard the sum as a signal and asks whether you would like it made a standing order. Ref. CIBT-3003-F7B1-8		
19 Sep	ATM withdrawal: Montréal Sector	-259,200	20,675,957
	The sum of 3 Standard days was paid at Montréal Sector to a card whose expiry had passed the week before. The machine keeps a record of the sum and none of the expiry, and the Committee has asked whether the card or the sum is what lapsed. Ref. CIBT-3003-BF66-2		
28 Sep	Transfer to own account: Montréal Sector	-809,191	19,866,766
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-3003-2EF7-2		
29 Sep	Payroll credit: Harbourfront Shipping	+143,471	20,010,237
	A standing salary credit from Harbourfront Shipping to 8564-4609-7607 on the 29th of each month, set up when the firm had one office and one clock. It now has 29 offices, and none of them has been asked to move the date. Ref. CIBT-3003-F8A2-9		
30 Sep	Interest at 4.00% APY	+70,073	20,080,310
	Interest accrued across 31 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 600 seconds, and the Bank has noted the difference and kept the lower figure. Ref. CIBT-3003-0ABA-2		

Closing balance, month by month

Highest 22,199,534 s · lowest 17,616,294 s



October 3002 — September 3003

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 4609-7607 3003-09