CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Ravensworth
Unit 16, Pallas Ring 10

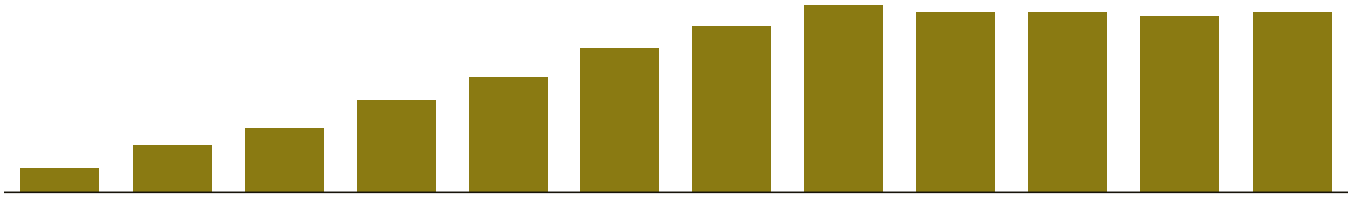
Account 8564-4792-8321
Period 1–31 July 3011
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
314,862,945 s	**+4,306,917 s**	**-606,600 s**	**318,563,262 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	Payroll credit: Harbourfront Shipping	+1,443,371	316,306,316
	Harbourfront Shipping paid 28 standard days late because its office keeps the local festival of its own sun. The Bank accepts that as a reason. The late credit carries the interest it would have earned on time, at the usual rate, and no penalty. Ref. CIBT-3011-6C7B-9		
19 Jul	Slippage fee (Singapore Sector, 2 transfers)	-1,800	316,304,516
	You watch the relay's light change from the window at Hall E before you leave the building, and only then go home. The officer on the window has come to treat the light as part of the transaction, and the Bank makes no charge for looking at it. Ref. CIBT-3011-F6FA-6		
24 Jul	Deposit: Hall E	+1,656,572	317,961,088
	You deposit one coin each visit and ask for a receipt for it, which the Bank issues without charge and files without reading. Ref. CIBT-3011-E40C-3		
27 Jul	Memory Vault: box 38-453, quarter	-259,200	317,701,888
	Box 38-453 came up from the lower sub-level on a trolley with a broken wheel. The custodian walked beside it the whole way without touching it, and the walk has been entered as a handling charge of 0.30 s. Ref. CIBT-3011-9DDC-7		
29 Jul	ATM withdrawal: Singapore Sector	-259,200	317,442,688
	The card was kept by the machine at Singapore Sector for 33 minutes while the Bank's ledger caught up with a withdrawal you had already made. You had walked off with the notes by then, and the machine has been asked to return the card with a note apologising for its pace. Ref. CIBT-3011-6ED8-4		
29 Jul	ATM withdrawal: Singapore Sector	-86,400	317,356,288
	You withdrew the full cash-time balance once, in 3009, and deposited it back the next morning at the same machine. The two receipts are filed together. The Bank has not seen you do it again. Ref. CIBT-3011-C03C-0		
31 Jul	Interest at 4.60% APY	+1,206,974	318,563,262
	The charge for the late credit on this period has been waived. The interest was credited on time; the statement went out behind, and the Bank does not charge depositors for its own post. Ref. CIBT-3011-F301-5		

Closing balance, month by month

Highest 324,063,717 s · lowest 176,520,063 s



August 3010 July 3011

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  4792-8321  3011-07`