CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Gale Zamora
Unit 182, Pallas Ring 10

Account 8564-9990-1663
Period 1–31 August 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
793,216,750 s	**+5,205,387 s**	**-57,043,269 s**	**741,378,868 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Slippage fee (Singapore Sector, 6 transfers)	-3,600	793,213,150
	Fees on the Authority Records Office's remittances are charged at the hour they are sent, not the hour they arrive. The firm sends in the morning and receives in the afternoon, and it has asked for only one of those to be charged, which the Bank has declined. Ref. CIBT-3024-FE9B-3		
07 Aug	ATM withdrawal: Singapore Sector	-259,200	792,953,950
	A withdrawal of 3 Standard days keyed at Singapore Sector on the 7th is dated the following day, since the machine keeps the concourse's day and not the branch's. Nothing is owed on the difference, and the interest runs from the day of the request. Ref. CIBT-3024-3524-7		
12 Aug	Transfer to joint account	-1,814,424	791,139,526
	The transfer was held 28 days at the Singapore Sector desk, which asked for each holder to confirm the sum in person. Kesi Bellweather confirmed it on the 12th; the other holder confirmed it by letter, and the desk accepted the letter as the more formal of the two. Ref. CIBT-3024-D57D-5		
21 Aug	Transfer to own account: Singapore Sector	-54,793,245	736,346,281
	The charge for a second copy of your 3022 statement is half what it would have been, because the first copy was delayed at Singapore Sector and the delay was ours. Ref. CIBT-3024-084C-4		
22 Aug	Payroll credit: the Authority Records Office	+3,024,041	739,370,322
	Pay for the last 30 Standard days was rounded to the nearest five seconds, the figure the employer's office has always used. The Bank's own rule would have rounded it down. The contract names the employer's rule, and the Bank has applied it. Ref. CIBT-3024-687E-5		
29 Aug	ATM withdrawal: Singapore Sector	-172,800	739,197,522
	Withdrawals of 2 Standard days are made each Standard week at Singapore Sector for a sum the holder has never named. The machine pays out without comment, and the holder says nothing in return, which the Bank takes as consent. Ref. CIBT-3024-DECD-3		
31 Aug	Interest at 3.30% APY	+2,181,346	741,378,868
	Interest is posted on the 31st of every month for the period before it. The posting has never fallen on another day, though several officers have asked for trying one. Ref. CIBT-3024-D9B1-1		

Closing balance, month by month

Highest 836,460,719 s · lowest 741,378,868 s



September 3023 August 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  9990-1663  3024-08`