CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 398, Pallas Ring 10

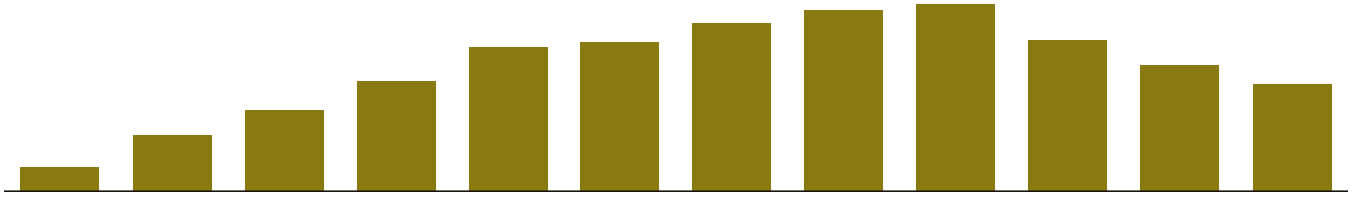
Account 8564-1344-9708
Period 1–31 August 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
92,694,616 s	**+768,017 s**	**-3,487,296 s**	**89,975,337 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	Payroll credit: St. Catherine Bakeries	+397,239	93,091,855
	A credit from St. Catherine Bakeries, carrying the note "for the work done in the cold". The Teller has accepted the credit and asks whether the note is a clause in the contract or a remark from the foreman. She has not been able to find out and has decided to leave it where it is. Ref. CIBT-3020-0E22-4		
06 Aug	Slippage fee (Lagos Sector, 2 transfers)	-1,800	93,090,055
	The auditors have checked the 2 transfers against the Settlement Reserve's copy and found the fee on each to the second. They ask us to note that this is the first account of its kind to pass without a query. Ref. CIBT-3020-7EF6-5		
26 Aug	Transfer to own account: Lagos Sector	-3,485,496	89,604,559
	A cheque returned unpaid on the 26th carried a returning charge, which was posted to the wrong account in error. The charge is yours, as it always was. The cheque was never anyone's to keep. Ref. CIBT-3020-FFEB-2		
31 Aug	Interest at 4.80% APY	+370,778	89,975,337
	Interest on your savings runs from the first second of the day you deposit, not from the first second of the next day, as a previous statement implied. That line was a typing error, and the teller who made it has been asked to take the matter up with the typewriter. Ref. CIBT-3020-C197-5		

Closing balance, month by month

Highest 101,185,399 s · lowest 78,397,288 s



September 3019 August 3020

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 1344-9708 3020-08