CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 73, Pallas Ring 10

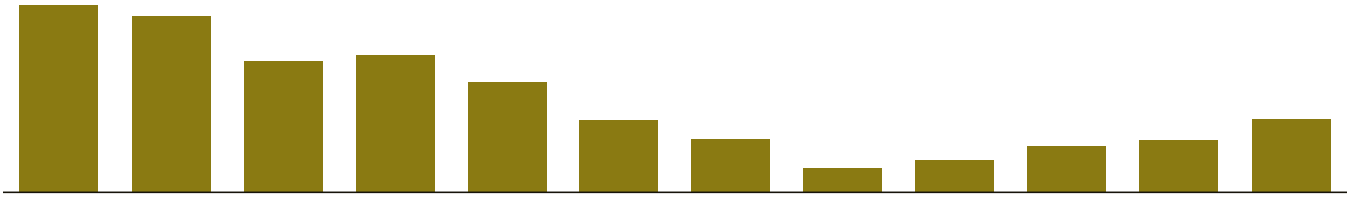
Account 8564-1663-7465
Period 1–31 August 2951
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,100,544 s	**+1,844,034 s**	**-461,007 s**	**25,483,571 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	ATM withdrawal: Ganymede	-259,200	23,841,344
	The Ganymede machine asked for a second signature, which you gave, and then asked for a third, which you did not. The man on the concourse says the third is optional and that most customers find it so. Ref. CIBT-2951-86DB-3		
10 Aug	Deposit: Hall E	+1,527,870	25,369,214
	The 0.30 s charge taken on this deposit in 2947 has been refunded. The officer who took it had not been told that the funds came from an account already on the Bank's books, and the charge is not made on those. Ref. CIBT-2951-B3B1-1		
13 Aug	Turbulence Cover	-23,607	25,345,607
	The carrier held the Ganymede flight for 31 days on the advice of a meteorologist who wished to see the weather again before committing to it. The claim is paid in full, and the meteorologist has been thanked in writing. Ref. CIBT-2951-922A-1		
24 Aug	Slippage fee (Ganymede, 9 transfers)	-5,400	25,340,207
	The fee for 9 crossings is 5,400 s. The Teller has checked it against the posted rate, against the calculator and against her own sense of fairness. Only the first two agree. Ref. CIBT-2951-73FD-3		
25 Aug	Payroll credit: Harbourfront Shipping	+219,762	25,559,969
	The Harbourfront Shipping wage for 30 days of night duty was paid at the night rate, which the Bank had to look up on a card kept in the employer's own desk. The card was found, and the rate on it matched the remitter's advice. Ref. CIBT-2951-73D9-0		
27 Aug	ATM withdrawal: Ganymede	-172,800	25,387,169
	Each fortnight 0.964 cycles are drawn at Ganymede for the lending library at Pallas Ring 10, and returned on your next visit. The officer enters the two lines together, so that neither one is mistaken for a gift. Ref. CIBT-2951-0CCE-0		
31 Aug	Interest at 4.80% APY	+96,402	25,483,571
	An auditor asked why interest on this account was paid at 4.80% for 30 days when the posted rate was lower. The answer is the depositor's: the rate was agreed in writing, and the agreement is on file, signed by both parties. Ref. CIBT-2951-152C-8		

Closing balance, month by month

Highest 32,981,290 s · lowest 22,298,284 s



September 2950 August 2951

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 1663-7465 2951-08