CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 387, Pallas Ring 10

Account 8564-1663-7465
Period 1–30 June 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,082,417 s	**+368,091 s**	**-1,504,932 s**	**35,945,576 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Slippage fee (Ganymede, 2 transfers)	-1,800	37,080,617
	The auditors queried the 1,200-second difference between the relay's log and ours. It is the time the first transfer spent deciding to leave. The relay's log has no entry for deciding, and the auditors have accepted the Bank's explanation. Ref. CIBT-2976-E77F-5		
14 Jun	Transfer to own account: Ganymede	-1,491,620	35,588,997
	A charge for a second copy of your statement for the last quarter, sent to an address you no longer hold. The copy is free. The charge is for the courier's hours in carrying the first, which the Bank has decided to pay itself. Ref. CIBT-2976-86C3-4		
15 Jun	Payroll credit: Harbourfront Shipping	+219,762	35,808,759
	The Harbourfront Shipping credit on your last statement was entered twice, once when it was sent and once when it arrived. Only the second entry belongs to this period, and the first has been removed. Ref. CIBT-2976-C7CD-3		
20 Jun	Turbulence Cover	-11,512	35,797,247
	Claim paid 31 days late because the carrier's form was filed on the far side of a gate at Ganymede, and the only officer with the key was across the yard signing for a parcel. He has since come back. The gate has been left open for the afternoon as a precaution. Ref. CIBT-2976-478C-6		
30 Jun	Interest at 4.80% APY	+148,329	35,945,576
	A balance of this size earns 0.940 of a second more than the statement shows. The rounding is in your favour, and the Bank has taken the trouble to say so. Ref. CIBT-2976-FBE6-5		

Closing balance, month by month

Highest 42,353,198 s · lowest 35,933,721 s



July 2975 June 2976

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 2976-06