CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 155, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 July 2978
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,654,900 s	**+386,381 s**	**-1,229,769 s**	**40,811,512 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	Turbulence Cover	-14,908	41,639,992
	Premium for the autumn quarter, paid in advance, the same as the spring quarter, which was the same as the winter one. The Bank does not expect a change and has said so to the underwriters, who did not disagree. Ref. CIBT-2978-0745-6		
26 Jul	Payroll credit: Harbourfront Shipping	+219,762	41,859,754
	Harbourfront Shipping pays at Svalbard by a sealed tally, broken at the counter and read aloud. The tally was broken on the 26th and read out in full. The officer on duty reports that the reading was clear, and that no one at the counter claimed to have heard it before. Ref. CIBT-2978-F37E-3		
26 Jul	Slippage fee (Svalbard, 8 transfers)	-2,400	41,857,354
	The Svalbard relay has written to say it will bill your 8 crossings in days from now on, having found the Standard seconds too tidy. The Bank has agreed, and will bill you accordingly from the next statement. Ref. CIBT-2978-A930-9		
28 Jul	Transfer to own account: Svalbard	-1,212,461	40,644,893
	The Teller says the sundry is not large, but it is the only one this quarter she has had to explain in person. She would like that recorded, and she would like it recorded that she managed. Ref. CIBT-2978-7F20-1		
31 Jul	Interest at 4.80% APY	+166,619	40,811,512
	Each month the interest on 8564-1663-7465 is credited on the first working day and carried into 8564-6342-4007 by standing instruction, while the balance itself stays put. The arrangement was reviewed once, found sound, and filed. Ref. CIBT-2978-7214-4		

Closing balance, month by month

Highest 50,064,923 s · lowest 40,811,512 s



August 2977 July 2978

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 2978-07