CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 87, Pallas Ring 10

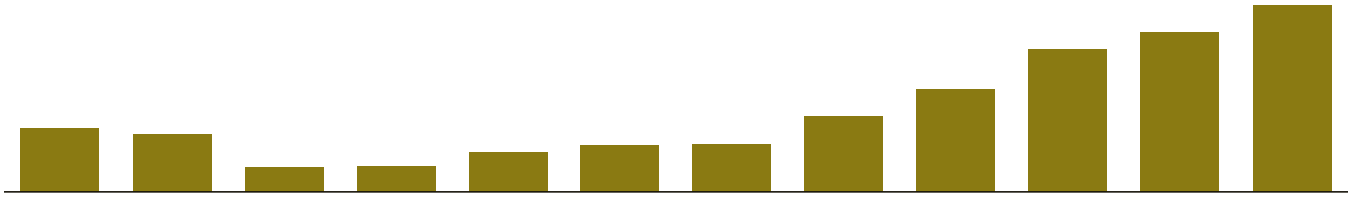
Account 8564-1663-7465
Period 1–30 June 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,139,714 s	**+2,296,481 s**	**-178,200 s**	**50,257,995 s**

Date	Description	Amount (s)	Balance (s)
12 Jun	Payroll credit: Harbourfront Shipping	+219,762	48,359,476
	A wage that falls exactly on the half-second is rounded down by the firm and up by the Bank, and the 10 seconds of difference go into a small tray in the vault marked for later. The tray has been there since 2974 and has grown a little by interest. Ref. CIBT-2979-A2AB-5		
12 Jun	ATM withdrawal: Oakland Sector	-172,800	48,186,676
	Harbourfront Shipping's courier collects the cash for your account on the 12th and signs for it on a clipboard the Bank does not hold. The signature on file is in a different hand each time, and the sum has agreed each time. Ref. CIBT-2979-2623-4		
13 Jun	Deposit: Hall E	+1,884,161	50,070,837
	The clearing charge on this deposit has been waived. The envelope was opened only at the counter and never passed through another desk, and the Bank does not charge for the handling of a thing that has been handled only once. Ref. CIBT-2979-9B30-1		
22 Jun	Slippage fee (Oakland Sector, 6 transfers)	-5,400	50,065,437
	Slippage is rounded up to the next whole Standard day when a crossing takes any part of one. The 6 crossings on this statement took 30 days in all, which has been rounded accordingly. Ref. CIBT-2979-0EA0-9		
30 Jun	Interest at 4.80% APY	+192,558	50,257,995
	Interest on a balance that moves within a day is worked on the balance at the start of each hour, not each second. The Bank adopted this in 2976 and has not apologised for it since. Ref. CIBT-2979-4A9F-3		

Closing balance, month by month

Highest 50,257,995 s · lowest 37,764,347 s



July 2978 June 2979

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 2979-06