CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 92, Pallas Ring 10

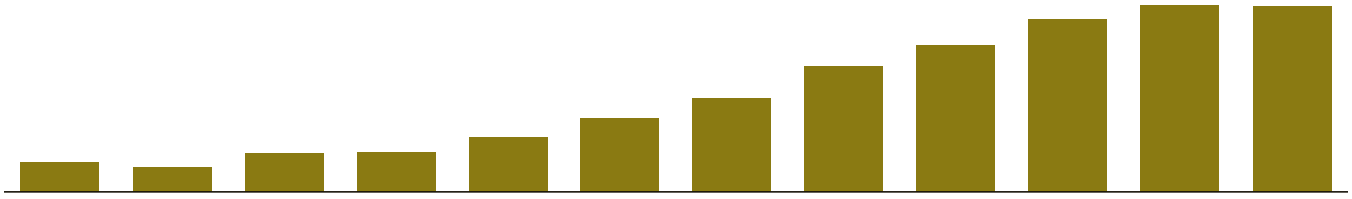
Account 8564-1663-7465
Period 1–31 August 2981
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
59,406,659 s	**+457,388 s**	**-527,298 s**	**59,336,749 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Payroll credit: Harbourfront Shipping	+219,762	59,626,421
	For the audit: the Harbourfront Shipping credit on the 5th agrees with the remittance advice, the firm's ledger and the Bank's posting, to the second. The four have been initialled in the order they arrived. Ref. CIBT-2981-B022-6		
12 Aug	Transfer to own account: Phobos	-517,699	59,108,722
	Note for the auditors: the sundry shown from 8564-1663-7465 to 8564-6342-4007 on the 12th was re-keyed by hand. The first keying was correct in every respect except its date, which was the Head Office's and not ours. Ref. CIBT-2981-C9DB-0		
19 Aug	Slippage fee (Phobos, 6 transfers)	-1,800	59,106,922
	The Teller says the fee on your 6 crossings is the smallest they have seen this year, and asks that you not mention it to the other customers before the quarter closes. Ref. CIBT-2981-9EE4-9		
20 Aug	Turbulence Cover	-7,799	59,099,123
	The premium is rounded up to the whole sol for each completed journey, so a crossing of 46 minutes is priced the same as one of an hour. The underwriters have explained the rule twice, and the second explanation was shorter, which they count as progress. Ref. CIBT-2981-B3F5-2		
31 Aug	Interest at 4.80% APY	+237,626	59,336,749
	A line on the 31st printed the balance before the last deposit. The interest was calculated on the correct balance, so the figure stands; only the printed balance was out of date, and it has been reprinted with the day's date on it. Ref. CIBT-2981-1834-0		

Closing balance, month by month

Highest 59,406,659 s · lowest 44,357,449 s



September 2980 August 2981

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 2981-08