CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 46, Pallas Ring 10

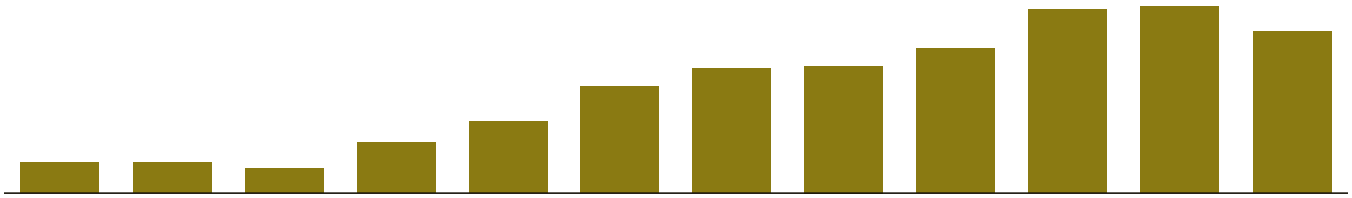
Account 8564-1663-7465
Period 1–31 August 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
40,338,546 s	**+381,116 s**	**-2,245,092 s**	**38,474,570 s**

Date	Description	Amount (s)	Balance (s)
06 Aug	Payroll credit: Harbourfront Shipping	+219,762	40,558,308
	Net pay after deductions came to 219,762, rounded down to the whole day. The deductions are printed in full above it, so that the rounding can be checked by anyone who wishes to, and very few do. Ref. CIBT-2991-4A6D-2		
10 Aug	ATM withdrawal: Venus	-259,200	40,299,108
	You draw 3 Standard days and then send a note to the branch asking whether the sum was correct. The file says the answer is always yes, that you know this, and that you ask anyway. Ref. CIBT-2991-1867-7		
12 Aug	Slippage fee (Venus, 9 transfers)	-8,100	40,291,008
	Losses in transit are the only losses the Bank will admit to in writing, the Teller says, and it admits them at the posted rate and not a second more. Ref. CIBT-2991-0D12-8		
24 Aug	ATM withdrawal: Venus	-259,200	40,031,808
	The withdrawal waited 31 days at Venus while a technician came on foot from Hall E to correct the machine's clock. He arrived on the 24th, and the sum was paid that afternoon. Ref. CIBT-2991-94BD-6		
25 Aug	Transfer to own account: Venus	-1,718,592	38,313,216
	Sundry credit of 17 seconds, owed for the time you waited at the counter on the 25th. The Bank has no policy on this, and the officer has decided, for the purposes of this statement, that it was owed. Ref. CIBT-2991-C3D3-0		
31 Aug	Interest at 4.80% APY	+161,354	38,474,570
	Interest is rounded down to the second at the close of the Pallas Ring 10 day and rounded up again at the close of the month, so that the two roundings meet in the middle of the period, which is where the Bank has always kept its figures. Ref. CIBT-2991-8C55-2		

Closing balance, month by month

Highest 40,338,546 s · lowest 28,174,125 s



September 2990 August 2991

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 2991-08