CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 22, Pallas Ring 10

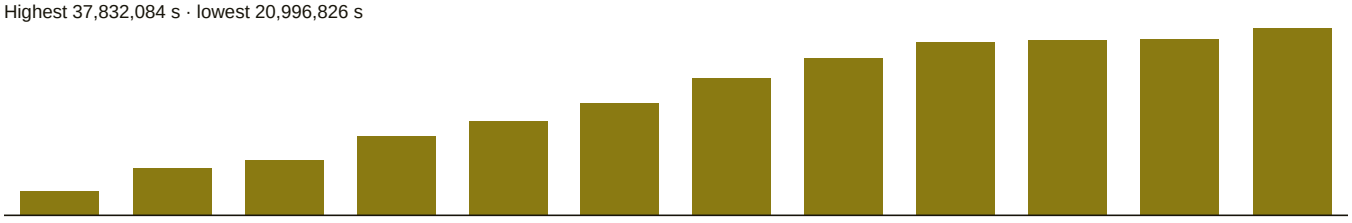
Account 8564-1663-7465
Period 1–31 July 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,742,230 s	**+1,286,226 s**	**-196,372 s**	**37,832,084 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	ATM withdrawal: Montréal Sector	-172,800	36,569,430
	The cash-time machine at Montréal Sector pays out only in whole days, so the 0.994 left over stays in the account and appears on the next line as a credit. Nothing is owed on the remainder, which may be spent or left where it is. Ref. CIBT-2997-5302-1		
11 Jul	Deposit: Hall E	+919,496	37,488,926
	Notes on the slip were counted to the nearest whole unit, and the unit was day. The slip had been written in seconds, which the counter converted by a rule of its own, now pinned in the margin. Nobody is at fault, and the total is correct to the second. Ref. CIBT-2997-9231-6		
18 Jul	Turbulence Cover	-22,972	37,465,954
	A delay of 12 minutes was recorded by the terminal and by the carrier, and the two records differ by 0.970 of a minute. The Bank has paid the carrier's figure, since the terminal was still waiting for its own porter when the record was made. Ref. CIBT-2997-4577-4		
25 Jul	Slippage fee (Montréal Sector, 1 transfers)	-600	37,465,354
	A fortnightly transfer to 8564-6342-4007 is charged its slippage at the Bank's rate for the crossing, which is lower on alternate fortnights for reasons the relay explains and the Bank does not repeat. The alternate fortnights are the ones you do not check, and the relay has noticed. Ref. CIBT-2997-70BD-6		
28 Jul	Payroll credit: Harbourfront Shipping	+219,762	37,685,116
	Your wages from Harbourfront Shipping come in on a Thursday, and by the Friday you have moved a fifth of them to 8564-6342-4007, leaving the rest where it sits. The pattern has held for 5 years, which the Bank calls a budget and the Teller calls a habit. Ref. CIBT-2997-488E-2		
31 Jul	Interest at 4.80% APY	+146,968	37,832,084
	The Bank has come to read your interest line the way a clerk reads the same letter every month: quickly, and with the pleasure of finding nothing new. Ref. CIBT-2997-0C4E-5		

Closing balance, month by month

Highest 37,832,084 s · lowest 20,996,826 s



August 2996 July 2997

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 2997-07