CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 172, Pallas Ring 10

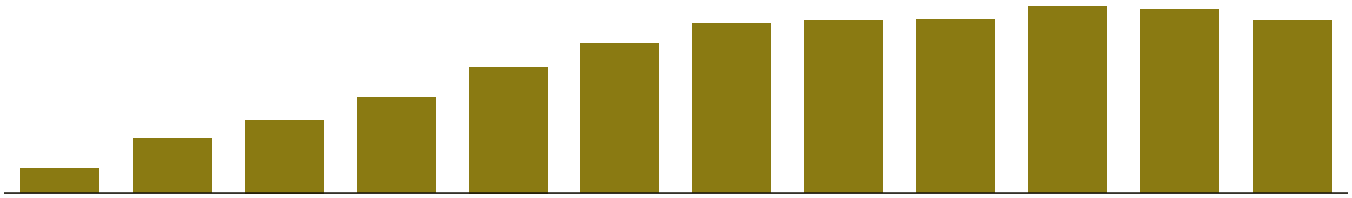
Account 8564-1663-7465
Period 1–30 September 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,582,574 s	**+150,330 s**	**-1,053,516 s**	**36,679,388 s**

Date	Description	Amount (s)	Balance (s)
12 Sep	ATM withdrawal: Luna	-86,400	37,496,174
	The quarterly draw of One Standard day at Luna is paid to the holder in the presence of nobody. The machine has been asked to wait for a witness, and has declined on the grounds that it is one. Ref. CIBT-2997-2B86-5		
14 Sep	Transfer to own account: Luna	-946,885	36,549,289
	Harbourfront Shipping has asked the Bank to charge its own sundries to your account, refund them to the firm, and send the firm a statement showing that the two cancel out. They do, to the second, which the firm has found alarming. Ref. CIBT-2997-4B2B-3		
16 Sep	Slippage fee (Luna, 3 transfers)	-2,700	36,546,589
	The slippage was reckoned on the transfer you made from the counter, not on the one you meant to make from the bench. The bench has no relay of its own, so the fee has been taken at the counter, where the seconds were. Ref. CIBT-2997-48E4-8		
24 Sep	Turbulence Cover	-17,531	36,529,058
	The reserve for the Luna route is kept in days and paid out in minutes. The two were reconciled at the posted rate: the carrier calls the rate generous, and the Bank calls it the rate. Ref. CIBT-2997-25EB-7		
30 Sep	Interest at 4.80% APY	+150,330	36,679,388
	The rate on this line is the one agreed in the terms, not the one on the calendar, which is two years out of date and has been replaced. Ref. CIBT-2997-F031-7		

Closing balance, month by month

Highest 37,832,084 s · lowest 24,186,204 s



October 2996 September 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 2997-09