CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 119, Pallas Ring 10

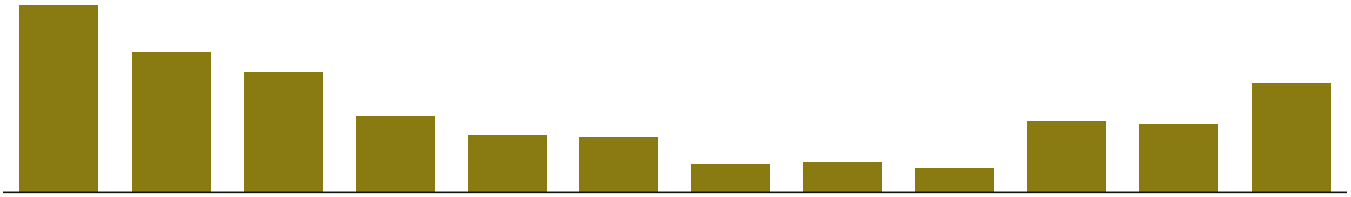
Account 8564-1663-7465
Period 1–31 August 3008
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,172,117 s	**+3,047,224 s**	**-367,331 s**	**50,852,010 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	ATM withdrawal: Lagos Sector	-86,400	48,085,717
	The notes dispensed at Lagos Sector came out in the order Harbourfront Shipping paid them in, which the machine honoured without question. The officer checked the serial numbers against the wage slip; they matched, and the slip has been filed under both names. Ref. CIBT-3008-ADEA-0		
07 Aug	Payroll credit: Harbourfront Shipping	+219,762	48,305,479
	Harbourfront Shipping's pay office keeps the hour of its own bell, which rings 14 minutes before ours. Its wages therefore reach the Bank at the start of a day that, by our reckoning, has not yet begun, and the Bank has accepted them on the understanding that they are on time. Ref. CIBT-3008-F20A-6		
18 Aug	Slippage fee (Lagos Sector, 5 transfers)	-1,500	48,303,979
	On Mars the relay keeps the Mars day, which runs 25 hours longer than ours, so transfers sent there wait for the sun before they are charged. No fee is owed for the sun, and the Mars office has asked that this be stated in the margin, where it is. Ref. CIBT-3008-0892-4		
20 Aug	ATM withdrawal: Lagos Sector	-259,200	48,044,779
	The cash was held 29 Standard days because the machine at Lagos Sector would not pay a sum that carried a date it did not recognise. The date was the thirtieth of a month that the local calendar keeps only in some years, and the machine has since been taught it. Ref. CIBT-3008-4C26-6		
25 Aug	Deposit: Hall E	+2,634,774	50,679,553
	Harbourfront Shipping's runner brought this deposit from the payroll office and was asked to wait at the counter. He declined, saying the envelope was his only errand, and his receipt has been filed with the slip. Ref. CIBT-3008-82D4-9		
26 Aug	Turbulence Cover	-20,231	50,659,322
	Cover is priced to the half-minute and paid to the whole, and the half-minute left over is credited to the next claim, where it waits against a delay that has not yet been filed. Ref. CIBT-3008-AE3A-3		
31 Aug	Interest at 4.80% APY	+192,688	50,852,010
	Interest was posted twice in one week, once at the posted rate and once at the rate of the day before. The second posting has been reversed, and the account carries the rate that was in force on each day. Ref. CIBT-3008-21C3-0		

Closing balance, month by month

Highest 56,017,014 s · lowest 45,240,775 s



September 3007 August 3008

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 3008-08