CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Rafe Zamora
Unit 140, Pallas Ring 10

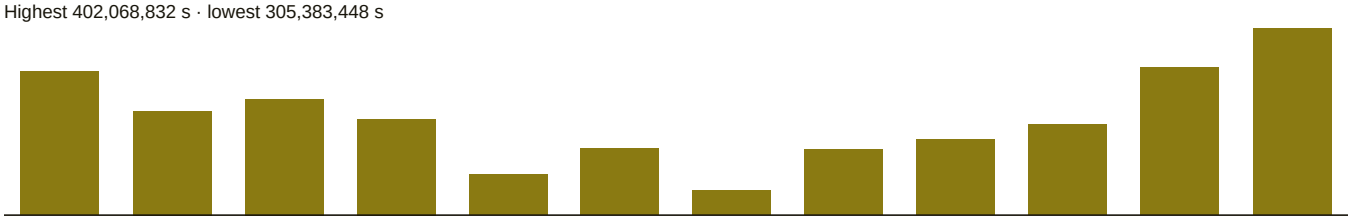
Account 8564-2201-9708
Period 1–31 December 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
378,656,754 s	**+23,413,278 s**	**-1,200 s**	**402,068,832 s**

Date	Description	Amount (s)	Balance (s)
19 Dec	Deposit: Hall E	+21,961,761	400,618,515
	The envelope held 59 notes of an old denomination, which the counter converts at the posted rate and rounds to the whole day. The fraction of 0.969 is entered in the margin of the ledger, where fractions have been kept since 2978. Ref. CIBT-2980-4880-3		
26 Dec	Slippage fee (São Paulo Sector, 4 transfers)	-1,200	400,617,315
	On São Paulo Sector the day is shorter than ours, so slippage is charged per local hour and converted to the Standard rate. The local office reports this as a matter of pride, and asks that the fee be read as 0.30 s per local hour, which is 300 seconds less than the Head Office would charge. Ref. CIBT-2980-C3B4-7		
31 Dec	Interest at 4.60% APY	+1,451,517	402,068,832
	The posted rate is set to two places and the interest to the nearest second, and the balance on the statement is then rounded to the nearest five hundred seconds for the reader's convenience. That is why the top line is always a little kinder than the one below it. Ref. CIBT-2980-4A7D-1		

Closing balance, month by month

Highest 402,068,832 s · lowest 305,383,448 s



January 2980 December 2980

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 2201-9708 2980-12