CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Cardew
Unit 20, Pallas Ring 10

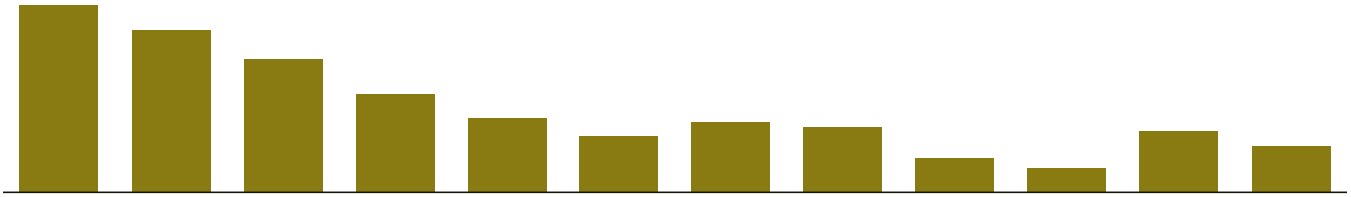
Account 8564-5032-8708
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,214,581 s	**+190,663 s**	**-467,594 s**	**13,937,650 s**

Date	Description	Amount (s)	Balance (s)
08 Jul	ATM withdrawal: Nairobi Sector	-86,400	14,128,181
	Harbourfront Shipping has installed a second terminal beside the concourse machine and asks that your withdrawals be routed through whichever is quieter. The Bank has agreed, and the firm's terminal has been the quieter one on your days since 3011. Ref. CIBT-3012-851D-4		
14 Jul	Memory Vault: box 98-199, quarter	-259,200	13,868,981
	Where a late quarter is concerned the rounding runs the other way: the rent is carried forward rather than up, and the 28 days' interest is paid in full to the holder. Ref. CIBT-3012-09CF-0		
15 Jul	ATM withdrawal: Nairobi Sector	-86,400	13,782,581
	The officer at Hall E asked whether the withdrawal of One Standard day was a purchase or a gift. On being told it was neither, the officer was satisfied that the sum had been recorded correctly as cash. Ref. CIBT-3012-1C36-9		
20 Jul	Payroll credit: Harbourfront Shipping	+137,987	13,920,568
	The Teller has checked the credit against the advice and asks us to say that it is correct, and that she has no views on whether it ought to have been larger. Ref. CIBT-3012-E202-5		
21 Jul	Deposit: Hall E	+10,033	13,930,601
	A deposit was entered as made by cheque, though it was made in coin. The label has been struck and the coin noted, and the Bank apologises to the coin, which had no say in the matter and was counted twice. Ref. CIBT-3012-F9AD-8		
22 Jul	Slippage fee (Nairobi Sector, 1 transfers)	-600	13,930,001
	On Nairobi 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 900 seconds less than the Head Office would charge. Ref. CIBT-3012-9C64-8		
28 Jul	Temporal Health Plan	-34,994	13,895,007
	The 7 sessions on this claim were kept in the cubby by the stamp pad until the provider's second signature came from Nairobi Sector, and then paid for the days they were given, not the days they were signed for. Ref. CIBT-3012-AB4D-9		
31 Jul	Interest at 3.60% APY	+42,643	13,937,650
	The interest on the 31st was held 30 days in the Settlement Reserve while the rate was agreed with the Authority. The Authority agreed. The interest is paid in full from the day it was earned. Ref. CIBT-3012-79A1-4		

Closing balance, month by month

Highest 16,566,874 s · lowest 13,534,131 s



August 3011 July 3012

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  5032-8708  3012-07`