CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Vito Cardew
Unit 112, Pallas Ring 10

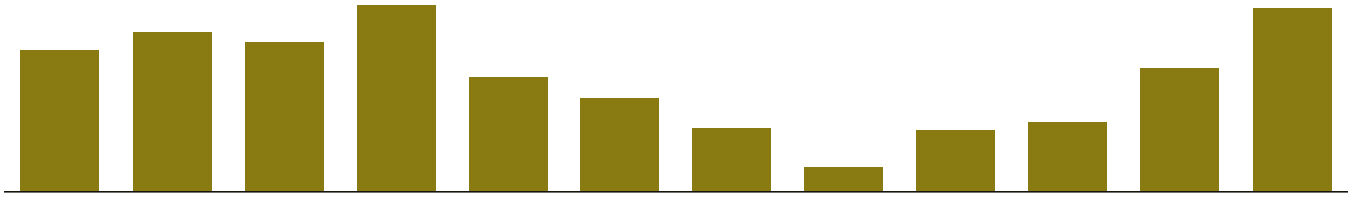
Account 8564-1344-9708
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
63,298,674 s	**+4,847,211 s**	**-262,200 s**	**67,883,685 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Deposit: Hall E	+4,594,017	67,892,691
	Your deposit on the 4th was shown with the wrong branch code. The amount is correct, the funds were received at Hall E, and the code has been amended to say so. Ref. CIBT-3012-8CD7-4		
07 Oct	Memory Vault: box 46-480, quarter	-259,200	67,633,491
	Each quarter the rent on box 46-480 comes to one grain more than the last, because the sub-level rounds the humidity up every time its door is opened. The Vault has asked the sub-level to stop opening the door. The sub-level says it is the last door it has. Ref. CIBT-3012-D1A3-1		
25 Oct	Slippage fee (Europa, 5 transfers)	-3,000	67,630,491
	The clock in the window at Hall E runs 20 seconds behind the relay's, which you have timed every month since 3010 and reported in writing. The Bank has charged your fee on the window's figure, and the window clock has been set to agree with the Bank, which is the only instance in the file of a clock taking advice. Ref. CIBT-3012-FE39-5		
31 Oct	Interest at 4.80% APY	+253,194	67,883,685
	The interest on the Europa portion is set by the local office in cycles and sent to us by relay, with a short note in the local hand. The officers read the note aloud to each other, for practice, and then file it with the figure it explains. Ref. CIBT-3012-2F17-2		

Closing balance, month by month

Highest 68,122,992 s · lowest 55,748,070 s



November 3011 October 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 1344-9708 3012-10