CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 177, Pallas Ring 10

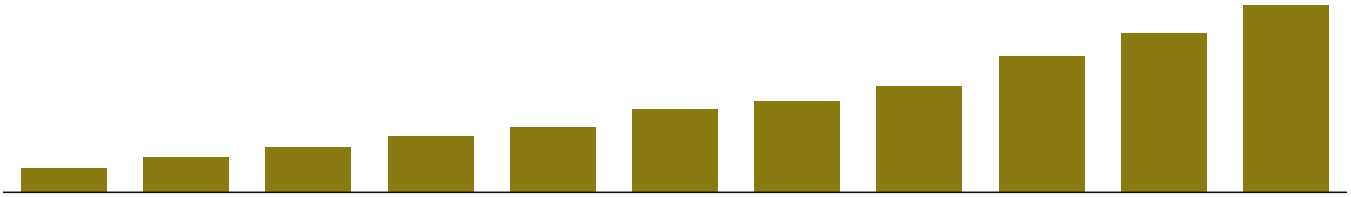
Account 8564-1663-7465
Period 1–31 January 2948
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
14,970,238 s	**+3,151,318 s**	**-376,464 s**	**17,745,092 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Lagos Sector	-172,800	14,797,438
	Withdrawals made by the staff of Harbourfront Shipping at Lagos Sector are shown apart from yours, since the same machine serves them. The machine has not been told whose is whose. Ref. CIBT-2948-3634-3		
03 Jan	Deposit: Hall E	+2,871,676	17,669,114
	A Positive Contact visitor paid this deposit in a unit the Bank has not yet had to name, and the officer converted it to days at the counter by a method the visitor described as obvious. The conversion is shown on the slip, and the method has been kept on file. Ref. CIBT-2948-E46D-8		
15 Jan	Turbulence Cover	-25,464	17,643,650
	Harbourfront Shipping took out this cover on your behalf the year you joined the firm, and has never asked to see the policy. The premium comes from the firm's account; the claims come to you. Ref. CIBT-2948-6B0F-3		
18 Jan	Slippage fee (Lagos Sector, 6 transfers)	-5,400	17,638,250
	A standing transfer to 8564-1663-7465 is sent on the 18th of each month across the Lagos Sector relay. The fee on it is the same each time, 0.30 s, and has not changed since 2947, which is the one thing about the arrangement that has never surprised anyone. Ref. CIBT-2948-5E33-9		
28 Jan	Payroll credit: Harbourfront Shipping	+219,762	17,858,012
	The rounding on this wage was done by the employer, not the Bank, and the Bank has accepted it on the principle that a wage knows its own sum better than a clerk does. Ref. CIBT-2948-1EA8-4		
30 Jan	ATM withdrawal: Lagos Sector	-172,800	17,685,212
	The Lagos Sector machine sits in a cold alcove, and the notes it dispenses are a little stiff for the first minute. The custodian asks that you not hold this against the machine, which is doing its best in a bad position. Ref. CIBT-2948-3963-8		
31 Jan	Interest at 4.80% APY	+59,880	17,745,092
	A monthly fee on an account paying interest at this rate would ordinarily apply. It has been waived in full. The account has done nothing to deserve the courtesy, and appears to enjoy it regardless. Ref. CIBT-2948-7A2C-2		

Closing balance, month by month

Highest 17,745,092 s · lowest 1,321,915 s



March 2947 January 2948

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 2948-01