CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 111, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 2949
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
26,138,752 s	**+324,317 s**	**-1,212,460 s**	**25,250,609 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: London Sector	-1,209,760	24,928,992
	A sundry for the loan of 2 pens at Hall E, to sign the forms in your presence, charged per pen. The pens were returned, and the charge is for the ink used, which the office considers the only part of a pen that is ever really lent. Ref. CIBT-2949-BFF8-8		
04 Jan	Payroll credit: Harbourfront Shipping	+219,762	25,148,754
	The wage on your last statement was shown as paid to 8564-1663-7465, when it had been sent to the line before. The payroll office has put the credit back where it was sent, and this statement shows the same sum on the day it arrived. Ref. CIBT-2949-6602-2		
30 Jan	Slippage fee (London Sector, 3 transfers)	-2,700	25,146,054
	The Bank has restated the fee for 3 crossings to the nearest whole second, having earlier shown it to the nearest minute, which was not a unit the Bank had any business using. Ref. CIBT-2949-4241-9		
31 Jan	Interest at 4.80% APY	+104,555	25,250,609
	Interest of 104,555 was rounded to the nearest hundredth of a second, the Bank's usual practice, and the hundredth not paid is carried forward without interest on it. The carried fraction has never amounted to a full second, and nobody has claimed it. Ref. CIBT-2949-3CE0-1		

Closing balance, month by month

Highest 32,923,153 s · lowest 19,693,751 s



February 2948 January 2949

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 2949-01