CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 377, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 October 2950
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,981,290 s	**+351,687 s**	**-1,073,744 s**	**32,259,233 s**

Date	Description	Amount (s)	Balance (s)
16 Oct	Payroll credit: Harbourfront Shipping	+219,762	33,201,052
	No charge was made on the Harbourfront Shipping wages arriving on a day the Bank was closed. The Bank does not charge for money that arrives when it is itself shut, and it does not regard this as a favour. Ref. CIBT-2950-98CB-4		
24 Oct	Transfer to own account: London Sector	-900,944	32,300,108
	A sundry for the Positive Contact interpreter attached to your 2947 transfer, which the species' clerks bill in their own unit and the Bank converts at a rate neither party admits to choosing. Ref. CIBT-2950-69B1-4		
28 Oct	ATM withdrawal: London Sector	-172,800	32,127,308
	Your withdrawal at London Sector waited 9 minutes while the machine asked the relay to confirm the balance. The relay confirmed it, and the wait was the relay's, not yours; nothing is owed on it. Ref. CIBT-2950-1B00-9		
31 Oct	Interest at 4.80% APY	+131,925	32,259,233
	The interest slip came back to the counter folded the wrong way, and the officer remarked that it had been folded by someone who expected it to be read from the inside. The figure is the same from either side, and she has checked both. Ref. CIBT-2950-24CE-6		

Closing balance, month by month

Highest 35,429,814 s · lowest 25,714,273 s



November 2949 October 2950

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 2950-10