CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 292, Pallas Ring 10

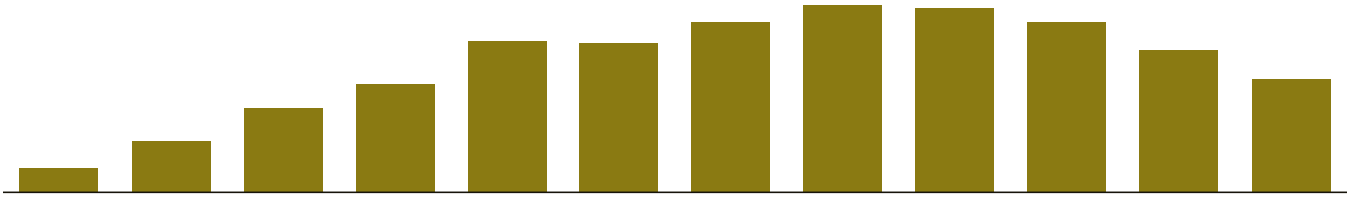
Account 8564-1663-7465
Period 1–31 October 2952
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,777,356 s	**+370,871 s**	**-2,398,332 s**	**35,749,895 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	ATM withdrawal: Svalbard	-259,200	37,518,156
	Standing cash-time of 0.968 day, paid to the same account each time since 2951, and returned by the same machine on the following Thursday. The Bank has no objection and has not yet been asked to explain it. Ref. CIBT-2952-76DA-2		
13 Oct	Turbulence Cover	-24,073	37,494,083
	The claim was for a delay that began a minute before the policy did. The underwriter checked which came first and found the policy's start time written on the first page, after the delay had begun. The claim was paid, the underwriter reasoning that a delay already under way is still a delay. Ref. CIBT-2952-BD58-3		
14 Oct	Slippage fee (Svalbard, 7 transfers)	-4,200	37,489,883
	The slippage was reckoned on the transfer you made from the counter, not on the one you meant to make from the bench. The bench has no relay of its own, so the fee has been taken at the counter, where the seconds were. Ref. CIBT-2952-ECC5-6		
14 Oct	Transfer to own account: Svalbard	-1,938,059	35,551,824
	A refund of 1,938,059 was posted as a charge and then, on the officer's second look, as a refund again. The Bank regards that as the usual number of looks for a refund, and two is the number it can afford. Ref. CIBT-2952-9456-6		
15 Oct	ATM withdrawal: Svalbard	-172,800	35,379,024
	Your standing withdrawal of 2 Standard days is made at Svalbard on the 15th of each month. The custodian arranges for the machine to be ready an hour before you arrive, and it always is. Ref. CIBT-2952-6372-0		
30 Oct	Payroll credit: Harbourfront Shipping	+219,762	35,598,786
	The 0.30 s handling fee on the Harbourfront Shipping pay was taken back the day after it was charged. The payroll office had sent a note asking why its own staff were being charged for being paid. Ref. CIBT-2952-2771-9		
31 Oct	Interest at 4.80% APY	+151,109	35,749,895
	The seconds of this account are carried from one statement to the next by a clerk at the Head Office, in an envelope the branch has never opened, and the envelope has never been found short. Ref. CIBT-2952-140F-9		

Closing balance, month by month

Highest 40,944,133 s · lowest 29,511,862 s



November 2951 — October 2952

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  2952-10`