CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 316, Pallas Ring 10

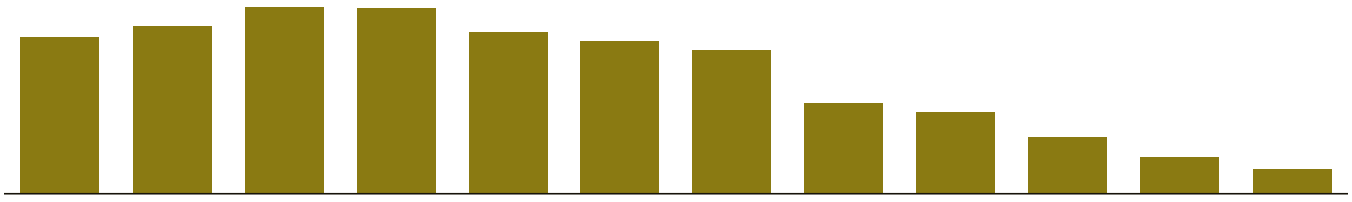
Account 8564-1663-7465
Period 1–31 January 2959
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
50,814,951 s	**+423,021 s**	**-1,289,904 s**	**49,948,068 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: Delhi Sector	-767,904	50,047,047
	Sundries that cross from one world's day to another are rounded to the whole day, and this one crossed twice on the same afternoon. The rounding went up on the way out and down on the way back, and the two cancel to within 0.951. Ref. CIBT-2959-F6D9-6		
08 Jan	ATM withdrawal: Delhi Sector	-259,200	49,787,847
	The Lyric Desk's fee is paid once a year at Delhi Sector from a machine that prints the verse's registered number on the receipt. It does so faithfully, and prints nothing else. Ref. CIBT-2959-582A-1		
16 Jan	Payroll credit: Harbourfront Shipping	+219,762	50,007,609
	The 0.30 s handling charge on the Harbourfront Shipping credit has been waived. The waiver was decided on the day the wage arrived, a little before the employer's own office had finished deciding its figure, so it stands as the earlier of the two decisions. Ref. CIBT-2959-8DF4-3		
18 Jan	Slippage fee (Delhi Sector, 6 transfers)	-3,600	50,004,009
	Each transfer is rounded to the nearest five seconds on the way out and to the nearest second on the way in. The 600-second difference is held in the reserve for the relay, which has not asked for it and will not be charged with it. Ref. CIBT-2959-74CF-1		
20 Jan	ATM withdrawal: Delhi Sector	-259,200	49,744,809
	The machine at Delhi Sector recorded this withdrawal under the next holder's number, which ends in the same four digits as yours. The receipt was reissued with yours on it, and the other line has been cleared. Ref. CIBT-2959-E4AD-1		
31 Jan	Interest at 4.80% APY	+203,259	49,948,068
	Interest for 7 days was not paid this month because the account was in transit between two branches, and interest is paid only when an account is at rest. It accrued all the same, and it has been paid on arrival. Ref. CIBT-2959-2C64-0		

Closing balance, month by month

Highest 61,377,760 s · lowest 49,948,068 s



February 2958 January 2959

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 2959-01