CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 378, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 October 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,847,526 s	**+179,390 s**	**-1,360,878 s**	**43,666,038 s**

Date	Description	Amount (s)	Balance (s)
16 Oct	Transfer to own account: Phobos	-1,272,678	43,574,848
	The transfer behind this sundry left on the 16th and reached Phobos after the relay had closed for maintenance. It was then held for 30 days, not lost. The relay still has it on its list, patiently, and will release it when the list is read. Ref. CIBT-2964-BB00-1		
28 Oct	Slippage fee (Phobos, 2 transfers)	-1,800	43,573,048
	The Phobos relay was run by one operator for 29 days while the usual one took leave. The operator sent every transfer on the day it was received, and asks us to say that this was not a complaint. Ref. CIBT-2964-3FB0-8		
29 Oct	ATM withdrawal: Phobos	-86,400	43,486,648
	The Teller who signed off this withdrawal says the machine had already paid out when she arrived, and that she only confirmed the payment. She considers this the most sensible division of labour she has seen. Ref. CIBT-2964-6B69-4		
31 Oct	Interest at 4.80% APY	+179,390	43,666,038
	Each 31st, the interest on 8564-1663-7465 is applied to a loan of 179,390 that you took out in 2961 and have never once mentioned at the counter. The loan is repaid by the interest, the interest is topped up by the loan, and the officer has drawn the circle on the file. Ref. CIBT-2964-CDB4-6		

Closing balance, month by month

Highest 56,460,157 s · lowest 43,666,038 s



November 2963 October 2964

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 2964-10