CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 182, Pallas Ring 10

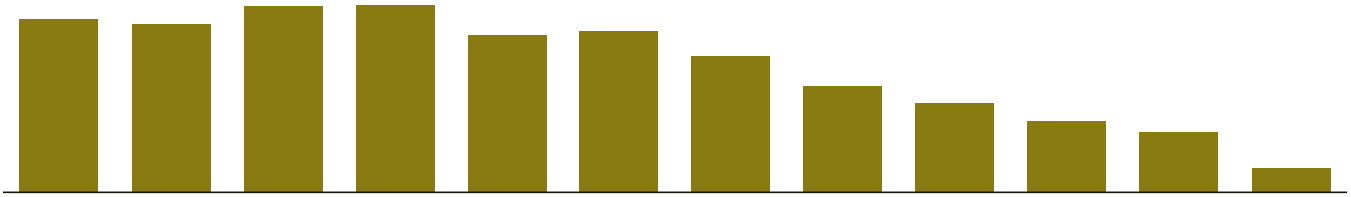
Account 8564-1663-7465
Period 1–30 November 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,666,038 s	**+394,426 s**	**-3,963,854 s**	**40,096,610 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	ATM withdrawal: Nairobi Sector	-172,800	43,493,238
	You draw 2 Standard days and then send a note to the branch asking whether the sum was correct. The file says the answer is always yes, that you know this, and that you ask anyway. Ref. CIBT-2964-8349-9		
05 Nov	Transfer to own account: Nairobi Sector	-3,686,914	39,806,324
	Note for the auditors: this item and the one on the 5th are the same 3,686,914, paid by the same depositor from the same branch on different days. Both are genuine. We have no explanation for the second and have not been asked for one. Ref. CIBT-2964-A82E-3		
15 Nov	ATM withdrawal: Nairobi Sector	-86,400	39,719,924
	The 15th withdrawal was paid in ones and twos, which is how the Bank has always paid out at Nairobi Sector, and the custodian has been reminded to keep to it. Ref. CIBT-2964-AD8E-1		
21 Nov	Turbulence Cover	-16,540	39,703,384
	You ask the carrier for each delay in writing before you file, and keep the letter folded inside the policy. The policy now holds a second document that nobody but you has ever read. Ref. CIBT-2964-2F8C-6		
24 Nov	Payroll credit: Harbourfront Shipping	+219,762	39,923,146
	The charge for receiving wages in days has been waived. The Bank waives it whenever the wage comes to at least one whole day, and this one did, by a margin the officer calls comfortable. Ref. CIBT-2964-0A8E-1		
29 Nov	Slippage fee (Nairobi Sector, 2 transfers)	-1,200	39,921,946
	You send 2 crossings in the same order every month: the small one first, then the large, then the one you have said you will cancel. The fee has never depended on the order, though the officers have checked it. Ref. CIBT-2964-C2B3-7		
30 Nov	Interest at 4.80% APY	+174,664	40,096,610
	The rate of 4.80% APY was applied to the balance, and the result rounded down to the nearest whole second, in the depositor's favour. A fraction of a second is not shown on the statement; it is kept in the Bank's books for the depositor's use. Ref. CIBT-2964-E032-1		

Closing balance, month by month

Highest 56,460,157 s · lowest 40,096,610 s



December 2963 November 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 2964-11