CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 208, Pallas Ring 10

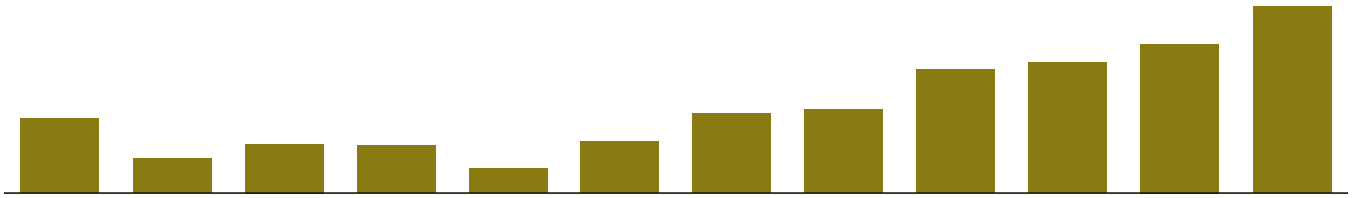
Account 8564-1663-7465
Period 1–30 November 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,384,798 s	**+2,673,608 s**	**-30,532 s**	**48,027,874 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Slippage fee (Oakland Sector, 8 transfers)	-4,800	45,379,998
	You bring the slip for each transfer to the counter yourself, folded in quarters. The Teller unfolds it, reads it, and returns it with the fee written in pencil, and you have never once asked to see it written in ink. Ref. CIBT-2965-ECB1-5		
10 Nov	Payroll credit: Harbourfront Shipping	+219,762	45,599,760
	A quarterly bonus from Harbourfront Shipping arrives on the 10th of every third month, and is paid into 8564-6342-4007 on the day it falls due. It has never once been late, which the employer attributes to its own calendar. Ref. CIBT-2965-FF1B-9		
21 Nov	Turbulence Cover	-25,732	45,574,028
	The premium on a policy extended for 30 days is rounded to the nearest whole day, and the extension appears as a single line. No one has asked for the days to be shown one by one, and the underwriters would find it tiresome. Ref. CIBT-2965-7E47-5		
26 Nov	Deposit: Hall E	+2,272,307	47,846,335
	Deposit at the night safe at Hall E on the 26th. The log shows the bag went in 45 minutes before the hour, and the bag reports no change in its weight since, which the Bank accepts as the end of the matter. Ref. CIBT-2965-88BB-8		
30 Nov	Interest at 4.80% APY	+181,539	48,027,874
	The conversion fee has been waived, since the rate on the day the interest was earned and the rate on the day it was posted were the same, a rare coincidence in a branch that keeps two calendars. Ref. CIBT-2965-B474-9		

Closing balance, month by month

Highest 48,027,874 s · lowest 36,609,887 s



December 2964 November 2965

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 2965-11