CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 279, Pallas Ring 10

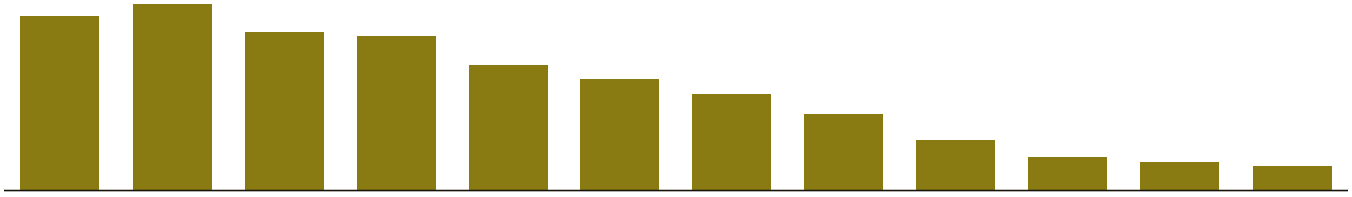
Account 8564-1663-7465
Period 1–31 January 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,105,469 s	**+124,421 s**	**-539,334 s**	**30,690,556 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: L4 Habitat	-86,400	31,019,069
	The withdrawal was made at the Harbourfront Shipping office at L4 Habitat, from a machine installed for the company's own staff. The company was billed the fee and declined it, and the Bank has written the line off rather than argue the point with a staff canteen. Ref. CIBT-2967-2F66-4		
03 Jan	Slippage fee (L4 Habitat, 7 transfers)	-6,300	31,012,769
	Harbourfront Shipping is charged slippage on the remittances it sends to your account. It pays the fee through its own books and asks the Bank to show the same figure on yours, so that both can say they were charged the same amount for the same second. Ref. CIBT-2967-B286-2		
06 Jan	ATM withdrawal: L4 Habitat	-86,400	30,926,369
	The place of withdrawal on the 6th was entered as L4 Habitat. The machine is at Hall E, a short walk across the hall, and the line has been corrected to the place where the cash left the drawer. Ref. CIBT-2967-F7D7-4		
10 Jan	Turbulence Cover	-18,179	30,908,190
	The Turbulence premium on this account has been paid each month since 2962 from a sub-account you did not open, into which a single second is also paid. The Bank has been asked to close it and has not yet been able to find it. Ref. CIBT-2967-E34D-6		
21 Jan	Transfer to own account: L4 Habitat	-342,055	30,566,135
	Audit note: the sundry of 342,055 on the 21st is entered in the branch ledger and not in the Head Office one. It has been carried forward every year, as the Committee instructed, and no one has yet been able to say whose it is. Ref. CIBT-2967-FCEB-8		
31 Jan	Interest at 4.80% APY	+124,421	30,690,556
	Interest was held back 29 days because the account was moved from Hall E to a branch on a different clock. The move was completed on the 31st, and the held interest was paid at once, in full and in arrears. Ref. CIBT-2967-1391-2		

Closing balance, month by month

Highest 48,762,716 s · lowest 30,690,556 s



February 2966 January 2967

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 2967-01