CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 47, Pallas Ring 10

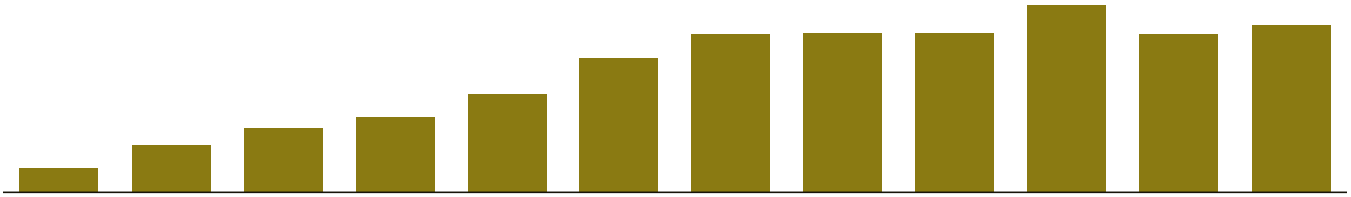
Account 8564-1663-7465
Period 1–31 March 2968
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,524,031 s	**+1,043,085 s**	**-349,800 s**	**40,217,316 s**

Date	Description	Amount (s)	Balance (s)
11 Mar	Payroll credit: Harbourfront Shipping	+219,762	39,743,793
	The wage reached the account before the crew had come up, the firm having paid its crews on the surface as a courtesy to the day. The crew came back down that afternoon and asked whether the sum could be left where it was, and the Bank said that it could. Ref. CIBT-2968-68E4-8		
14 Mar	ATM withdrawal: Ganymede	-172,800	39,570,993
	A line on your last statement dated this withdrawal to the day before, because the machine's clock had been set by hand after a fault. It was made on the day shown here. The machine has been set to agree with the branch clock, which took the custodian 28 Standard days and a ladder. Ref. CIBT-2968-07DF-8		
14 Mar	Deposit: Hall E	+665,227	40,236,220
	Auditors' note: the slip was keyed by a clerk who rounds up as a habit, and the Bank's rule says down. The entry has been corrected to the lower figure, and the clerk has been asked to read the rule again. Ref. CIBT-2968-EAC1-7		
18 Mar	Slippage fee (Ganymede, 7 transfers)	-4,200	40,232,020
	Slippage on the money Priya Valderrama sends you is nil, since it is sent on the Bank's own relay and the seconds stay where they are put. The officer notes this for completeness and has not been asked to explain it. Ref. CIBT-2968-665C-5		
22 Mar	ATM withdrawal: Ganymede	-172,800	40,059,220
	A line dated the 22nd was keyed against 8564-6342-4007 because two withdrawals were written on one slip. The line has been moved to 8564-1663-7465, the slip reissued under your own number, and the amount, 2 Standard days, left unchanged. Ref. CIBT-2968-9529-4		
31 Mar	Interest at 4.80% APY	+158,096	40,217,316
	Your staff-scheme balance at Harbourfront Shipping earns at a rate set by the company's own committee, which meets once a year and has never moved the figure in its minutes. The Bank posts what it is sent, and the minutes are filed behind it. Ref. CIBT-2968-19B8-5		

Closing balance, month by month

Highest 41,683,190 s · lowest 29,588,652 s



April 2967 March 2968

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 2968-03