CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 231, Pallas Ring 10

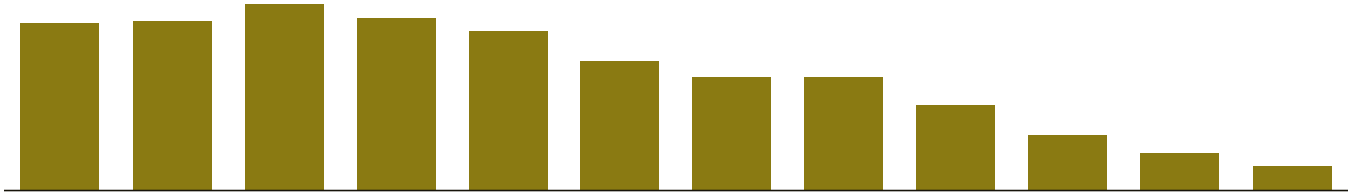
Account 8564-1663-7465
Period 1–31 October 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,286,620 s	**+308,908 s**	**-1,419,230 s**	**21,176,298 s**

Date	Description	Amount (s)	Balance (s)
13 Oct	Payroll credit: Harbourfront Shipping	+219,762	22,506,382
	Credit from Harbourfront Shipping, shown in whole seconds. The wage rule never rounds a credit up, so the fraction of 0.945 is left off this line. It is in your account. It is the only part of your balance we have never been able to count. Ref. CIBT-2972-49F7-6		
19 Oct	ATM withdrawal: Montréal Sector	-172,800	22,333,582
	The withdrawal was rounded to the nearest five seconds at the machine and to the nearest second at the branch. The Bank has credited the 1,800 seconds between the two to your account without comment. Ref. CIBT-2972-0EA9-1		
19 Oct	ATM withdrawal: Montréal Sector	-86,400	22,247,182
	Auditors have asked that this line be kept with the machine's maintenance log, since the withdrawal was made on the day the log records a new lock. The two agree on the time; the log describes the lock as brass, and the Committee has not asked to see it. Ref. CIBT-2972-CB9A-7		
25 Oct	Turbulence Cover	-26,860	22,220,322
	The underwriters have asked whether a carrier can be held responsible for a delay it apologised for before it happened. The officer says it can, and that the carrier has agreed, in writing, to be held responsible on Thursdays. Ref. CIBT-2972-06AD-7		
29 Oct	Transfer to own account: Montréal Sector	-1,133,170	21,087,152
	You send Priya Valderrama a small transfer on the 29th of every month, with a note of a few words. The officers have stopped reading the notes but still file them. Ref. CIBT-2972-C3FA-5		
31 Oct	Interest at 4.80% APY	+89,146	21,176,298
	Interest is rounded in whichever direction leaves the balance a round number, when a round number is within reach. This month it was within reach, and the balance stands at 89,146, which the officer has written out in full with a small flourish under the last digit. Ref. CIBT-2972-8FC5-8		

Closing balance, month by month

Highest 35,082,926 s · lowest 21,176,298 s



November 2971 October 2972

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 2972-10