CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 27, Pallas Ring 10

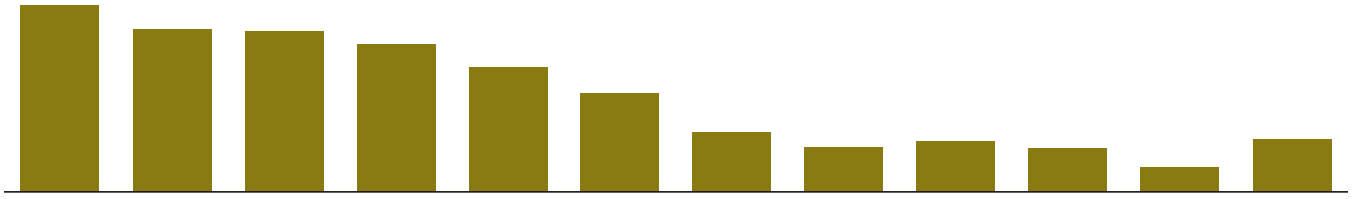
Account 8564-1663-7465
Period 1–31 January 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,353,611 s	**+2,253,911 s**	**-98,079 s**	**25,509,443 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Slippage fee (Mars Station, 3 transfers)	-1,800	23,351,811
	A fortnightly transfer to 8564-6342-4007 is charged its slippage at the Bank's rate for the crossing, which is lower on alternate fortnights for reasons the relay explains and the Bank does not repeat. The alternate fortnights are the ones you do not check, and the relay has noticed. Ref. CIBT-2975-3648-8		
14 Jan	Turbulence Cover	-9,879	23,341,932
	The schedule for the lake crossing was printed with the wrong start date, and the Bank copied the error into its own register. The carrier's schedule was right. The Bank has apologised by letter, and the register has been corrected. Ref. CIBT-2975-3B3A-8		
24 Jan	ATM withdrawal: Mars Station	-86,400	23,255,532
	The officer checked the cash, the receipt and the balance, in that order, and reports that all three agree. She describes this as the only thing about the machine she is sure of. Ref. CIBT-2975-5396-0		
30 Jan	Deposit: Hall E	+2,160,497	25,416,029
	A deposit addressed to the wrong branch was walked across the concourse to Hall E, a distance the Teller measured at 7 minutes and found to be exactly as far as it looked. It was credited on the day it reached the counter, not the day it set out. Ref. CIBT-2975-6F4E-0		
31 Jan	Interest at 4.80% APY	+93,414	25,509,443
	Interest on Mars Station is paid in sols, and the local day on which it was earned is one the Head Office does not keep. It has been credited on the nearest Earth day, which is the one printed here. Ref. CIBT-2975-38BA-3		

Closing balance, month by month

Highest 35,658,300 s · lowest 23,353,611 s



February 2974 January 2975

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 2975-01