CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 375, Pallas Ring 10

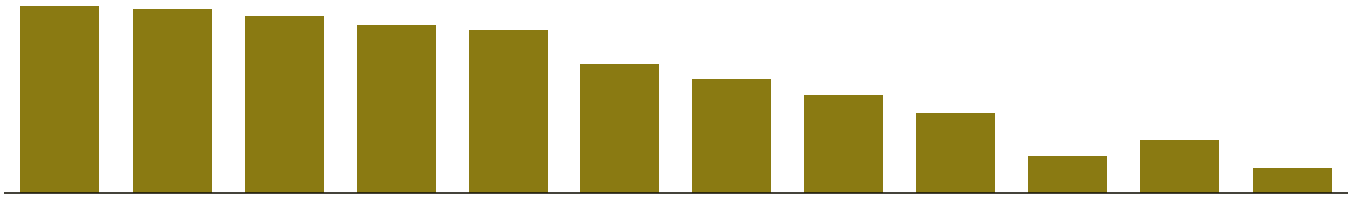
Account 8564-1663-7465
Period 1–31 October 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,663,497 s	**+350,415 s**	**-2,384,431 s**	**30,629,481 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Payroll credit: Harbourfront Shipping	+219,762	32,883,259
	The Harbourfront Shipping payroll office sends a covering line with each credit, listing the hours worked by each grade rather than the sum alone. The Bank files the line with the credit, and has been told that nobody at Harbourfront Shipping has opened one since 2971. Ref. CIBT-2976-D8C3-8		
20 Oct	Transfer to own account: Callisto	-2,383,531	30,499,728
	This sundry was held at Hall E for 30 Standard days while the cycle rate for Callisto was confirmed. It was confirmed on the last of them, and the charge has been dated back to the day you asked for it. Ref. CIBT-2976-1F45-0		
27 Oct	Slippage fee (Callisto, 1 transfers)	-900	30,498,828
	Crossings between Hall E and Callisto wait while the relay has the other end acknowledge them, by a method nobody on this side has been able to watch. Your 1 crossings were acknowledged 30 days late, and the fee has been reduced for the wait. Ref. CIBT-2976-71E7-4		
31 Oct	Interest at 4.80% APY	+130,653	30,629,481
	Your account accrued interest on Callisto, a branch whose posted rate is quoted in the local cycle and converted at the Head Office rate on the day of posting. The conversion has been checked and is correct to the second. Ref. CIBT-2976-EB1F-0		

Closing balance, month by month

Highest 42,353,198 s · lowest 30,629,481 s



November 2975 October 2976

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 2976-10