CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 188, Pallas Ring 10

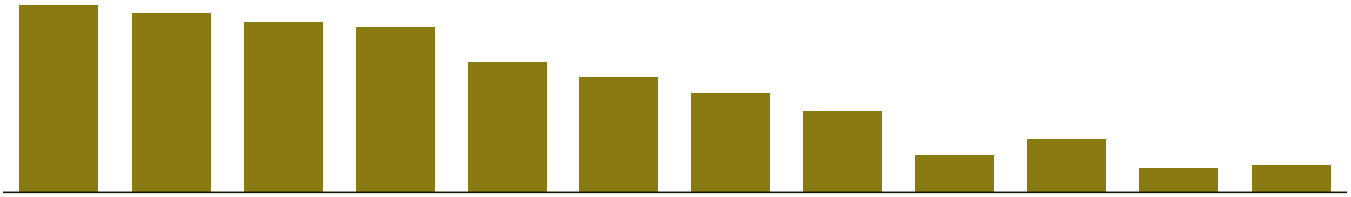
Account 8564-1663-7465
Period 1–30 November 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,629,481 s	**+498,351 s**	**-264,600 s**	**30,863,232 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	ATM withdrawal: Tallinn Sector	-172,800	30,456,681
	The 2 Standard days withdrawal on the 8th waited 30 Standard days at Tallinn Sector while the custodian decided whether the machine had been asked for it by someone standing where you were standing. It had been, and the custodian agreed that you were the one who had been standing there. Ref. CIBT-2976-579B-7		
21 Nov	ATM withdrawal: Tallinn Sector	-86,400	30,370,281
	Notes at Tallinn Sector come out in fives, so a sum that is not a multiple of five stays in the machine until the next customer asks for it. The Bank has agreed that the next customer is you. Ref. CIBT-2976-57B9-7		
21 Nov	Slippage fee (Tallinn Sector, 6 transfers)	-5,400	30,364,881
	A transfer from Hall E crossed a stopped clock on the way and arrived 29 Standard days before it left. The Bank has no explanation and has charged the fee in advance, the usual arrangement for things that have not yet happened. Ref. CIBT-2976-23B1-2		
27 Nov	Payroll credit: Harbourfront Shipping	+219,762	30,584,643
	Your Harbourfront Shipping wage is held back 16 percent against the cost of a uniform, which the office returns on the day the uniform is handed in. The uniform came back on the 27th, and the sum was released with the employer's regret for the cut. Ref. CIBT-2976-7AE2-5		
28 Nov	Deposit: Hall E	+156,072	30,740,715
	"Coins always want counting twice," the Teller says, "and notes only ever want believing." She counted the notes once and the coins twice, and the total came out as the depositor had written it on the envelope. Ref. CIBT-2976-F284-4		
30 Nov	Interest at 4.80% APY	+122,517	30,863,232
	You read the interest line before anything else on each statement, and then read the rest in the same order as before. The Teller has noted that the habit has not changed since 2974, and sees no reason it should. Ref. CIBT-2976-367A-1		

Closing balance, month by month

Highest 42,150,366 s · lowest 30,629,481 s



December 2975 November 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 2976-11