CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 94, Pallas Ring 10

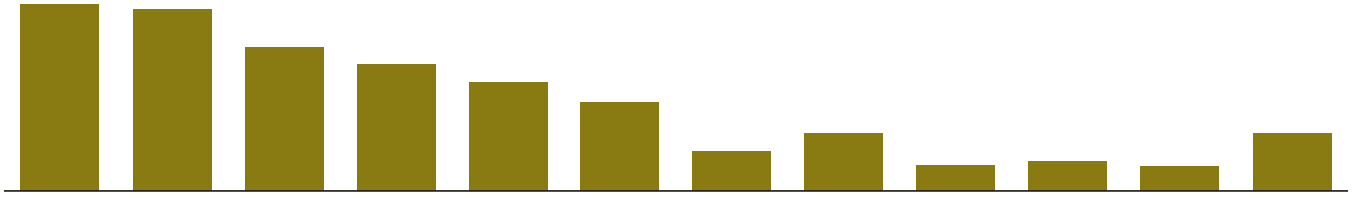
Account 8564-1663-7465
Period 1–31 January 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,540,713 s	**+2,318,073 s**	**-194,016 s**	**32,664,770 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	Payroll credit: Harbourfront Shipping	+219,762	30,760,475
	The envelope that came with the Harbourfront Shipping transfer was empty. The Teller says this is the employer's usual practice and not a fee, and has filed the envelope anyway, so that the next officer can see it for themselves. Ref. CIBT-2977-DA9B-3		
11 Jan	ATM withdrawal: Luna	-172,800	30,587,675
	Cash taken at Luna came out in days and was counted by the machine's own sensor, which keeps a second reckoning. The Teller has compared the two and reports that they agree, and that the sensor was embarrassed to be asked. Ref. CIBT-2977-EDEC-0		
12 Jan	Turbulence Cover	-19,416	30,568,259
	The premium goes to the Hall E window folded in four, with the route written on the outside, so the counter can read it without asking. Ref. CIBT-2977-0778-1		
12 Jan	Deposit: Hall E	+1,976,149	32,544,408
	The Hall E officer who is authorised to sign deposits of this size was on leave for 28 days, and the deposit waited for her return. The reason is recorded, and the Bank does not intend to repeat it. Ref. CIBT-2977-BA74-5		
17 Jan	Slippage fee (Luna, 3 transfers)	-1,800	32,542,608
	The Luna relay recorded the last crossing as 29 days when the figure was 29 hours. The keying error has been corrected and the fee charged on hours, which is what the transfer took. Ref. CIBT-2977-D497-9		
31 Jan	Interest at 4.80% APY	+122,162	32,664,770
	A second of interest accrued on this account in 2973 is carried forward from a ledger page nobody has been able to name. It has been added to the balance, as the Bank does with seconds it cannot account for. Ref. CIBT-2977-C1EF-2		

Closing balance, month by month

Highest 40,958,359 s · lowest 30,540,713 s



February 2976 January 2977

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 2977-01