CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 241, Pallas Ring 10

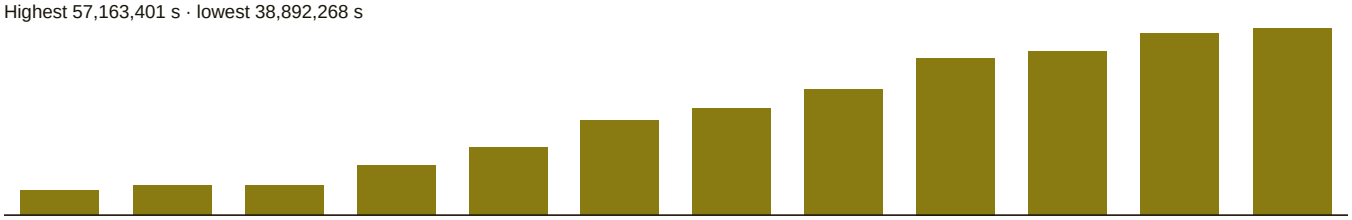
Account 8564-1663-7465
Period 1–31 October 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,622,265 s	**+888,536 s**	**-347,400 s**	**57,163,401 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Venus, 6 transfers)	-1,800	56,620,465
	1,500 seconds of the fee were saved by sending the 6 crossings together, which the Bank counts as a service to the relay and shows as a credit on the line below. Ref. CIBT-2979-1E97-9		
10 Oct	ATM withdrawal: Venus	-172,800	56,447,665
	The machine hesitated for 7 minutes before the 2 Standard days came out. This is what the relay does when it is asked something it has not been asked before. Nothing is owed on the pause. Ref. CIBT-2979-57DF-5		
16 Oct	Payroll credit: Harbourfront Shipping	+219,762	56,667,427
	No conversion fee was taken on this credit. The days were converted at the posted rate, which has carried no fee since it was first posted, and the Bank has seen no reason to start one. Ref. CIBT-2979-B940-2		
25 Oct	ATM withdrawal: Venus	-172,800	56,494,627
	The machine at Venus recorded this withdrawal under the next holder's number, which ends in the same four digits as yours. The receipt was reissued with yours on it, and the other line has been cleared. Ref. CIBT-2979-CB2B-8		
28 Oct	Deposit: Hall E	+442,285	56,936,912
	The Ganymede desk sends deposits in a tube of its own design, which the window opens before two officers and a relay operator. The sum arrives in days, is converted at the posted rate and credited, and the tube is the only part of the transaction anybody admires. Ref. CIBT-2979-6E01-9		
31 Oct	Interest at 4.80% APY	+226,489	57,163,401
	The interest on the 31st was held 29 days in the Settlement Reserve while the rate was agreed with the Authority. The Authority agreed. The interest is paid in full from the day it was earned. Ref. CIBT-2979-3ED9-4		

Closing balance, month by month

Highest 57,163,401 s · lowest 38,892,268 s



November 2978 October 2979

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 2979-10