CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 400, Pallas Ring 10

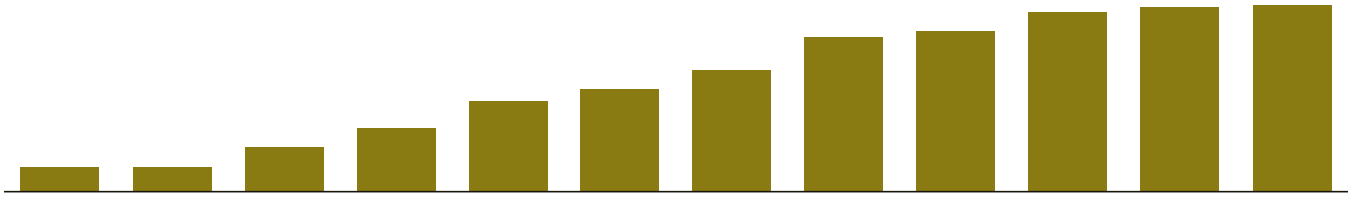
Account 8564-1663-7465
Period 1–30 November 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
57,163,401 s	**+378,479 s**	**-96,008 s**	**57,445,872 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Turbulence Cover	-8,708	57,154,693
	The boat was held at the quay for 19 minutes while its passengers finished a conversation about the weather. The carrier entered this as a delay, the Bank entered it as a conversation, and the policy pays for the delay. Ref. CIBT-2979-8477-7		
13 Nov	Slippage fee (Singapore Sector, 1 transfers)	-900	57,153,793
	The Singapore Sector relay was run by one operator for 30 days while the usual one took leave. The operator sent every transfer on the day it was received, and asks us to say that this was not a complaint. Ref. CIBT-2979-CE80-9		
27 Nov	Deposit: Hall E	+149,826	57,303,619
	Deposit of 149,826 found inside a book returned to the Hall E counter by a stranger, who gave no name and said only that the book was overdue. The Bank has credited the sum to you, and the book has gone back to the lending desk. Ref. CIBT-2979-A87A-0		
28 Nov	ATM withdrawal: Singapore Sector	-86,400	57,217,219
	A withdrawal at Singapore Sector was held while the machine waited for the local branch's note of the day's count, which came up on the afternoon relay. The count matched the machine's to the same day. Ref. CIBT-2979-5624-8		
30 Nov	Interest at 4.80% APY	+228,653	57,445,872
	Interest on this account is credited on the 30th of each month in the same form: the rate first, then the sum, then the balance it was earned on. The form has not changed since 2978, and the Bank has been careful not to suggest that it should. Ref. CIBT-2979-DF6F-1		

Closing balance, month by month

Highest 57,445,872 s · lowest 39,493,664 s



December 2978 November 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 2979-11