CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 188, Pallas Ring 10

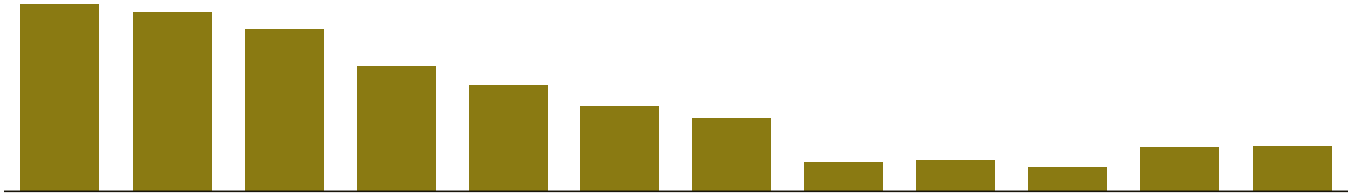
Account 8564-1663-7465
Period 1–31 December 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,686,026 s	**+402,506 s**	**-362,588 s**	**45,725,944 s**

Date	Description	Amount (s)	Balance (s)
16 Dec	Transfer to own account: Delhi Sector	-252,937	45,433,089
	The credit from Priya Valderrama was held 30 days at the Delhi Sector office while the sender's clerk confirmed that the reference had been copied as it appeared on the form. It had, and the sum has been posted in full. Ref. CIBT-2980-6F67-4		
21 Dec	Slippage fee (Delhi Sector, 1 transfers)	-900	45,432,189
	The slippage on Harbourfront Shipping's pay this month came to less than the pay's own rounding, which the employer has asked to be printed at the foot of the page and nowhere else. Ref. CIBT-2980-702A-9		
26 Dec	Turbulence Cover	-22,351	45,409,838
	Every quarter you pay a month of cover in advance without being asked, for the same route and in the same coins. The underwriter has begun to keep a place free for the extension, and asks whether you would like it written on the policy. Ref. CIBT-2980-9ABA-4		
30 Dec	Payroll credit: Harbourfront Shipping	+219,762	45,629,600
	Your wages from Harbourfront Shipping arrived in the same envelope as the last three months. The officer at Hall E has taken to opening it first, in the way one greets a relative who always comes on the same train. Ref. CIBT-2980-BDCC-9		
30 Dec	ATM withdrawal: Delhi Sector	-86,400	45,543,200
	The Committee's sample of cash-time withdrawals at Delhi Sector for 2977 included yours, and found it in order to the second. It asks us to say that it found nothing else, which the Committee considers a finding in itself. Ref. CIBT-2980-ECF7-2		
31 Dec	Interest at 4.80% APY	+182,744	45,725,944
	"The interest is the easy part," the Teller says. "It is the balance that surprises people, and the balance only does what the interest tells it to." The same depositor has heard this for 4 years and has never disputed it. Ref. CIBT-2980-14CA-4		

Closing balance, month by month

Highest 55,106,372 s · lowest 44,357,449 s



January 2980 December 2980

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 2980-12