CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 14, Pallas Ring 10

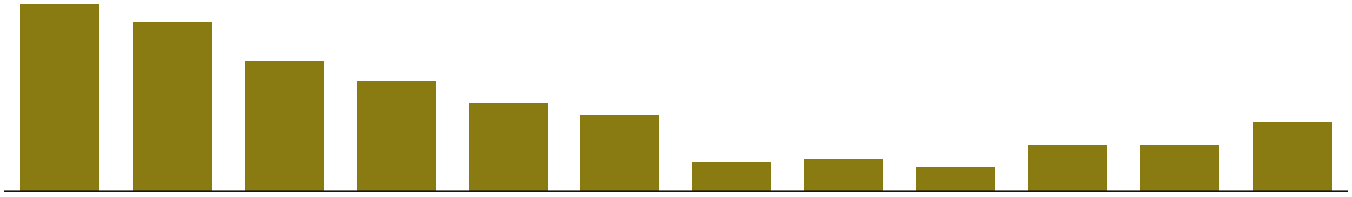
Account 8564-1663-7465
Period 1–31 January 2981
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,725,944 s	**+1,460,677 s**	**-21,920 s**	**47,164,701 s**

Date	Description	Amount (s)	Balance (s)
16 Jan	Turbulence Cover	-20,120	45,705,824
	The Ganymede run is covered at the same rate as the Earth runs. The underwriters describe that as generous, and the Ganymede carrier describes it as a matter of record. Ref. CIBT-2981-7ED2-4		
24 Jan	Deposit: Hall E	+1,277,774	46,983,598
	The counter fee on this deposit has been waived, because the envelope was addressed to the window by name. The Bank holds that a courtesy of that kind is never charged for. Ref. CIBT-2981-6BB6-2		
27 Jan	Slippage fee (São Paulo Sector, 2 transfers)	-1,800	46,981,798
	A slippage fee is taken each quarter on the transfer to São Paulo Sector, because the two clocks drift apart at the same rate and the fee closes the gap before the next audit. The arrangement has run since 2980 without a single adjustment. Ref. CIBT-2981-F2AC-4		
31 Jan	Interest at 4.80% APY	+182,903	47,164,701
	Interest for the 31st waited 29 days in the suspense ledger, which is where interest goes when a rate has been announced but not yet written down. The rate is now written down, and the interest has been paid with the days on it. Ref. CIBT-2981-2320-1		

Closing balance, month by month

Highest 54,579,611 s · lowest 44,357,449 s



February 2980 January 2981

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 2981-01