CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 153, Pallas Ring 10

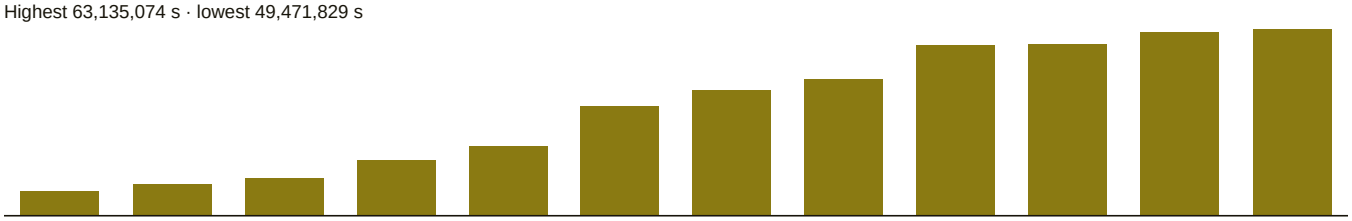
Account 8564-1663-7465
Period 1–31 October 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
62,882,897 s	**+515,577 s**	**-263,400 s**	**63,135,074 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Slippage fee (São Paulo Sector, 7 transfers)	-4,200	62,878,697
	The Bank rounds your fee down when it is charged to you and the relay's share down when it is paid out. That leaves a surplus of 0.966 of a second, which has no account and no name. Ref. CIBT-2983-162B-3		
07 Oct	ATM withdrawal: São Paulo Sector	-172,800	62,705,897
	The withdrawal was held for 31 days at São Paulo Sector, while the machine's operator, who had been on leave, confirmed that the notes were the Bank's and not a loan from the local office. They were the Bank's, and the operator has since gone back on leave. Ref. CIBT-2983-4831-2		
13 Oct	ATM withdrawal: São Paulo Sector	-86,400	62,619,497
	The withdrawal left São Paulo Sector before its clock had turned over, so the Bank has paid one extra day-second to balance the day. It is shown on the line and is the only one owed there this year. Ref. CIBT-2983-4ED2-3		
21 Oct	Payroll credit: Harbourfront Shipping	+219,762	62,839,259
	A standing instruction from Harbourfront Shipping for 30 days' pay in advance of each contract year was set up before the contract was signed. It has been cancelled and renewed 11 times since, and the renewals are filed with the instruction, which is also on file. Ref. CIBT-2983-5E2E-5		
21 Oct	Deposit: Hall E	+44,284	62,883,543
	The deposit of 44,284 was posted on the 21st to the line above yours, because the slip had been printed in the wrong order. The sums are correct and the order has been restored; please read this line before the one it seems to follow. Ref. CIBT-2983-0AAD-0		
31 Oct	Interest at 4.80% APY	+251,531	63,135,074
	The interest was rounded to the whole second before it was posted, and your half-second went into the next period's balance, where it earns the same rate and is not mentioned again unless you ask. Ref. CIBT-2983-EE7F-7		

Closing balance, month by month

Highest 63,135,074 s · lowest 49,471,829 s



November 2982 October 2983

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 2983-10