CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 136, Pallas Ring 10

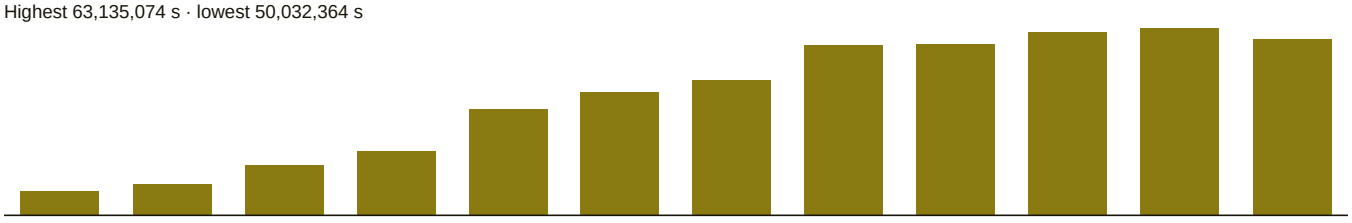
Account 8564-1663-7465
Period 1–30 November 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
63,135,074 s	**+472,302 s**	**-1,315,860 s**	**62,291,516 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Transfer to own account: Vancouver Sector	-866,232	62,268,842
	A sundry of 0.30 s for the upkeep of a locker at Vancouver Sector that nobody has opened in 8 years. The charge is for the locker's upkeep and not its contents, which the Bank has never been told. Ref. CIBT-2983-01DE-8		
12 Nov	Turbulence Cover	-17,628	62,251,214
	Two claims on this policy were paid this quarter, and the premium has been reduced by 0.30 seconds to reflect the carrier's improved service. The Bank has noticed the improvement and does not expect it to last. Ref. CIBT-2983-8587-4		
14 Nov	ATM withdrawal: Vancouver Sector	-172,800	62,078,414
	You told the Bank in 2979 to draw 2 Standard days on the first Standard day of each quarter. It has been drawn on every quarter since, including the one when the concourse was closed for a holiday and the cash came from the next machine along. Ref. CIBT-2983-D977-9		
20 Nov	Payroll credit: Harbourfront Shipping	+219,762	62,298,176
	The Harbourfront Shipping credit includes the first instalment of a bonus agreed in the spring and paid in the autumn. The Bank does not comment on whether the bonus was earned, only on when it arrived. Ref. CIBT-2983-9E20-8		
23 Nov	ATM withdrawal: Vancouver Sector	-259,200	62,038,976
	Filed for the auditors: the withdrawal at Vancouver Sector carries the branch's own reference, which the machine is not able to print. The reference was added by hand, and the machine's log agrees with the hand. Ref. CIBT-2983-ED71-5		
30 Nov	Interest at 4.80% APY	+252,540	62,291,516
	On Vancouver Sector the interest is credited by the local clock, and the statement carries it across at the posted rate on the day it lands. The figure is the one the local office sends, and the local office sends it to the second. Ref. CIBT-2983-2CF2-1		

Closing balance, month by month

Highest 63,135,074 s · lowest 50,032,364 s



December 2982 November 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 2983-11