CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 5, Pallas Ring 10

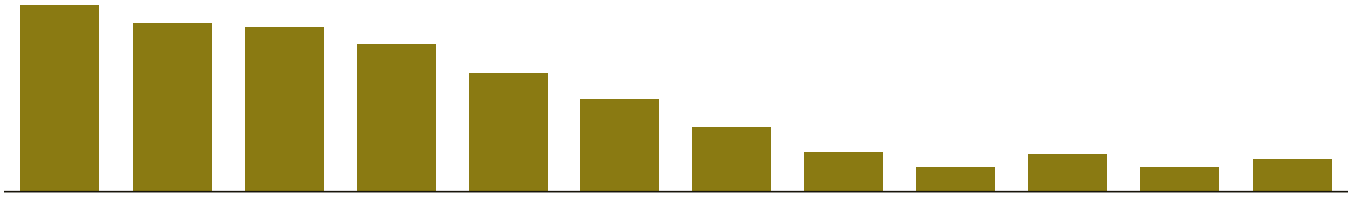
Account 8564-1663-7465
Period 1–31 October 2984
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,341,768 s	**+753,479 s**	**-15,080 s**	**48,080,167 s**

Date	Description	Amount (s)	Balance (s)
26 Oct	Slippage fee (Oakland Sector, 2 transfers)	-1,800	47,339,968
	The Oakland Sector relay reckons your transfers in days, the Head Office converts them at the posted rate, and the fee is then charged once, in seconds. The two readings are not allowed to disagree, and on this statement they do not. Ref. CIBT-2984-857B-5		
26 Oct	Deposit: Hall E	+344,350	47,684,318
	Harbourfront Shipping sends its staff's savings through this window once a year, in one envelope, with a note asking that the Bank not tell the staff how much. The Bank has not told them, and the staff have never once asked, which the firm regards as the arrangement working. Ref. CIBT-2984-DA8C-1		
29 Oct	Payroll credit: Harbourfront Shipping	+219,762	47,904,080
	Harbourfront Shipping pays in days on its own world and sends each credit on the employer's day, which runs 30 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-2984-BB14-8		
30 Oct	Turbulence Cover	-13,280	47,890,800
	The carrier notes that you have taken the same seat on every crossing since 2982, and that the seat has been empty for 44 minutes before each departure. Turbulence Cover treats this as a settled arrangement and has not priced it. Ref. CIBT-2984-FCED-9		
31 Oct	Interest at 4.80% APY	+189,367	48,080,167
	The interest on this line was worked from the balance before a correction, and came out short by 31 seconds. The difference has been credited with a note that the earlier sum was the Bank's error, not yours. Ref. CIBT-2984-284B-9		

Closing balance, month by month

Highest 62,291,516 s · lowest 47,341,768 s



November 2983 October 2984

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 2984-10