CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 367, Pallas Ring 10

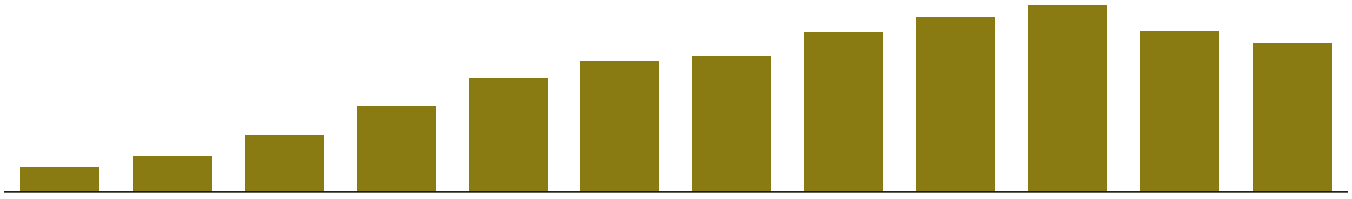
Account 8564-1663-7465
Period 1–30 November 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
58,684,523 s	**+454,500 s**	**-1,355,398 s**	**57,783,625 s**

Date	Description	Amount (s)	Balance (s)
11 Nov	Payroll credit: Harbourfront Shipping	+219,762	58,904,285
	Harbourfront Shipping has written to say it was pleased with the work this month. The letter is on your file. The employer's payroll office has been told that the Bank does not forward commendations to depositors, and has said it will try again next month. Ref. CIBT-2985-7FBA-2		
19 Nov	ATM withdrawal: Luna	-86,400	58,817,885
	You asked the machine at Luna for 86,400 and it paid out One Standard day. The officer on the concourse has checked the difference twice and found it in your favour, and it is entered as a courtesy, with no explanation, which is how the Bank records its own generosity. Ref. CIBT-2985-F02D-2		
23 Nov	Turbulence Cover	-9,514	58,808,371
	A premium was entered twice in the same week, first as a payment and then as a refund for it. The two cancel, and the statement shows both, so that they can be seen cancelling. Ref. CIBT-2985-796D-0		
23 Nov	Transfer to own account: Luna	-1,259,484	57,548,887
	The charge for copying a letter was held while the copy was checked against the original, which had been filed under 8564-1663-7465. The copy matched. The original turned up on the second shelf, and the charge has been posted. Ref. CIBT-2985-F76C-2		
30 Nov	Interest at 4.80% APY	+234,738	57,783,625
	The month's interest is shown as one line by mistake. It was earned in two parts, one at the old rate and one at the new, and the statement now shows both lines and their dates. Ref. CIBT-2985-D2A2-9		

Closing balance, month by month

Highest 60,694,236 s · lowest 48,165,439 s



December 2984 November 2985

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 2985-11