CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 241, Pallas Ring 10

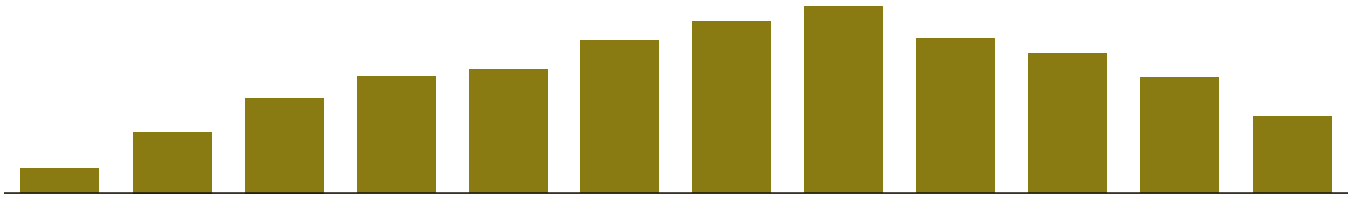
Account 8564-1663-7465
Period 1–31 January 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,260,622 s	**+444,804 s**	**-2,836,669 s**	**53,868,757 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Turbulence Cover	-26,254	56,234,368
	The surcharge is rounded down and the premium rounded up, a practice the underwriters call balance and the carrier calls the lakes. Ref. CIBT-2986-E20A-9		
20 Jan	Slippage fee (Bronx Sector, 1 transfers)	-900	56,233,468
	An earlier line charged slippage in minutes where the crossing was in seconds. The unit has been corrected and the fee of 900 s stands; only the label on last month's line was wrong. Ref. CIBT-2986-75BB-7		
21 Jan	Transfer to own account: Bronx Sector	-2,809,515	53,423,953
	A sundry described as a refund was a charge in the first draft of this statement. The description was right in the second draft and in the third, and the statement now shows the third. Ref. CIBT-2986-1449-7		
30 Jan	Payroll credit: Harbourfront Shipping	+219,762	53,643,715
	The payroll was a day late because the firm's paying clerk had gone to the surface to see the sun, and the clerk's signature is needed before the sum can leave the dock. The clerk has seen it, and has come back down with a description. Ref. CIBT-2986-3794-2		
31 Jan	Interest at 4.80% APY	+225,042	53,868,757
	The bonus on this line is for 3 months in succession in which the balance has not been touched. The branch pays it as a courtesy and lists it apart, so that nobody mistakes a courtesy for interest. It is interest. The branch is only thorough. Ref. CIBT-2986-AD25-3		

Closing balance, month by month

Highest 60,694,236 s · lowest 50,629,437 s



February 2985 January 2986

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 2986-01