CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 319, Pallas Ring 10

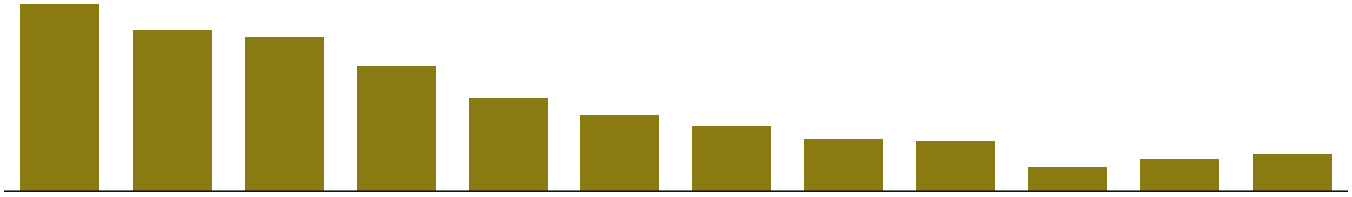
Account 8564-1663-7465
Period 1–30 November 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,756,379 s	**+605,988 s**	**-192,696 s**	**42,169,671 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Deposit: Hall E	+438,963	42,195,342
	The 0.30 s counter fee that would ordinarily follow a deposit of this size has been waived. The Bank takes the view that a depositor who arrives early should not pay for the queue. Ref. CIBT-2986-8E21-1		
23 Nov	ATM withdrawal: Mars Station	-172,800	42,022,542
	Teodor Ellsworth remarks that the machine has been dispensing for longer than the branch has had a name, and has never once asked to be thanked. Ref. CIBT-2986-367F-7		
26 Nov	Turbulence Cover	-19,896	42,002,646
	Auditors have reconciled the Turbulence Cover reserve for the quarter against the claims paid from Mars Station, and the two totals agree to the nearest 23 seconds. The difference has been moved to the reserve, where it can be found. Ref. CIBT-2986-AF8A-3		
30 Nov	Interest at 4.80% APY	+167,025	42,169,671
	The window shuts at the hour the day is closed for interest, one second before the clock says so, and the figure is rounded to the second at that moment. The rule was set in 2984 and has not been changed to suit anybody. Ref. CIBT-2986-51B2-5		

Closing balance, month by month

Highest 56,260,622 s · lowest 41,023,473 s



December 2985 November 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 2986-11