CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 120, Pallas Ring 10

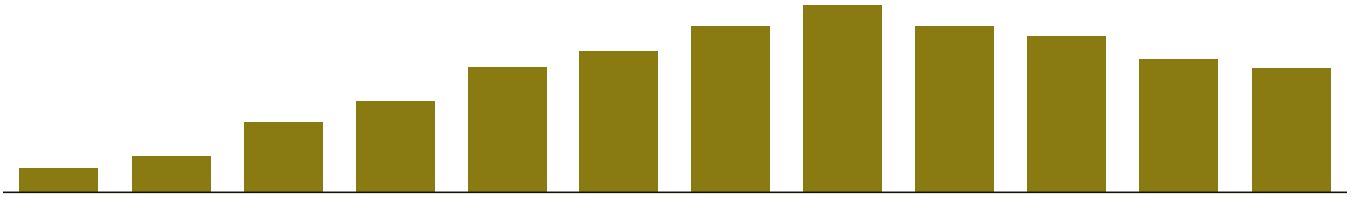
Account 8564-1663-7465
Period 1–30 November 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,319,157 s	**+397,038 s**	**-921,910 s**	**43,794,285 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	ATM withdrawal: The Belt	-86,400	44,232,757
	The machine at The Belt dispensed 0.991 shift and printed the full sum on its receipt. The custodian, who has read a great many receipts from that machine, recommends that you keep yours somewhere dry. Ref. CIBT-2989-D148-5		
08 Nov	Turbulence Cover	-16,154	44,216,603
	Auditors' query: why a premium was paid for a crossing never made. Answer: the crossing was booked, the carrier was asked, and the carrier said the lake had been too rough to make it. Ref. CIBT-2989-535A-2		
17 Nov	Slippage fee (The Belt, 4 transfers)	-3,600	44,213,003
	A transfer to your niece at The Belt, sent for her birthday in 2987, crossed at the relay's own birthday rate, which is lower than the posted one. The Bank has noted the coincidence without comment and has no further evidence to offer. Ref. CIBT-2989-1C3F-7		
20 Nov	Transfer to own account: The Belt	-556,556	43,656,447
	A sundry line from The Belt is written in the local word for an hour, which the Bank converts to shifts without comment. The conversion is at the local rate, and the word is printed in brackets so the station can recognise its own word on the page. Ref. CIBT-2989-D753-7		
21 Nov	Payroll credit: Harbourfront Shipping	+219,762	43,876,209
	Harbourfront Shipping asked on the 21st whether its wage could be posted under the date of the work and not the date of the payment. The Bank declined, on the grounds that the work was done in the past and the payment is made in the present, and the payment has been posted under its own date. Ref. CIBT-2989-981D-0		
24 Nov	ATM withdrawal: The Belt	-259,200	43,617,009
	The withdrawal of 3 Standard days at The Belt was held for 41 minutes while the machine waited for a second reading of the card. The card was read twice and the money was counted once, and the delay has been noted as routine. Ref. CIBT-2989-6D52-5		
30 Nov	Interest at 4.80% APY	+177,276	43,794,285
	Auditors' note: monthly interest on 8564-1663-7465 was computed on the opening balance for 4 periods, as the rule requires, and on the closing balance for the periods since, as the custom does. The rule and the custom agree to the second, which the auditors describe as a relief. Ref. CIBT-2989-623D-3		

Closing balance, month by month

Highest 47,293,680 s · lowest 38,266,452 s



December 2988 November 2989

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 2989-11