CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 345, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 December 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,794,285 s	**+394,939 s**	**-3,119,673 s**	**41,069,551 s**

Date	Description	Amount (s)	Balance (s)
09 Dec	Turbulence Cover	-17,162	43,777,123
	The policy's first crossing was made in 2987 on a day the carrier has recorded as late and the Bank has recorded as on time. The two records are filed together, and the claim for that day is the only one the Bank has never disputed. Ref. CIBT-2989-56E0-4		
14 Dec	Slippage fee (Kepler Ring, 4 transfers)	-3,600	43,773,523
	Each transfer's fee is taken to a whole second, down when the transfer is under a hundred seconds and up when it is over. The threshold was set in 2985, and has been applied since, the officers say, with one exception, which is on file. Ref. CIBT-2989-B980-7		
27 Dec	Payroll credit: Harbourfront Shipping	+219,762	43,993,285
	You fold the Harbourfront Shipping slip into thirds before putting it in your coat. The counter reads the folds as a signature, and the fold changes each month, which the counter reads as a second one. Ref. CIBT-2989-0CB5-4		
30 Dec	Transfer to own account: Kepler Ring	-3,098,911	40,894,374
	No fee applies to a sundry paid in a coin the depositor found on the counter, since the coin was the Bank's to begin with and has been returned to the drawer it came from. Ref. CIBT-2989-4727-2		
31 Dec	Interest at 4.80% APY	+175,177	41,069,551
	The interest for 30 days was held up because the Rate Committee's table was printed in turns and had to be turned back into seconds by a clerk who was not sure which way the conversion ran. It ran the right way once it was checked, and the clerk has asked for a column in the table to say which way. Ref. CIBT-2989-A6F7-4		

Closing balance, month by month

Highest 47,293,680 s · lowest 38,938,368 s



January 2989 December 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 2989-12