CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 79, Pallas Ring 10

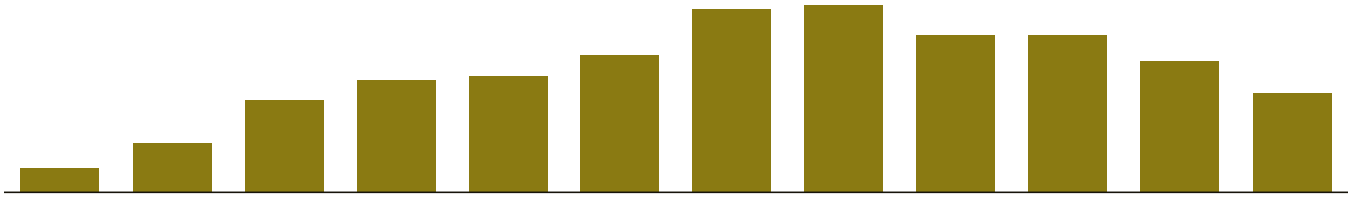
Account 8564-1663-7465
Period 1–30 November 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,839,469 s	**+367,119 s**	**-2,361,162 s**	**34,845,426 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Turbulence Cover	-9,892	36,829,577
	A delay is claimed in the carrier's quarter-minutes but paid in whole minutes, so a delay of 33 minutes and three quarters is paid as 33 minutes. The three quarters are not lost; they are sent back to the carrier as a courtesy, and the carrier has not yet said thank you. Ref. CIBT-2991-F67F-2		
07 Nov	ATM withdrawal: Tallinn Sector	-86,400	36,743,177
	The withdrawal waited 28 days at Tallinn Sector while a technician came on foot from Hall E to correct the machine's clock. He arrived on the 7th, and the sum was paid that afternoon. Ref. CIBT-2991-3934-4		
17 Nov	Payroll credit: Harbourfront Shipping	+219,762	36,962,939
	No fee on this credit. It arrived at Hall E in a sealed envelope from the Harbourfront Shipping office, and the Bank does not charge for paper that has come the roundabout way round. Ref. CIBT-2991-5C95-3		
22 Nov	Slippage fee (Tallinn Sector, 7 transfers)	-6,300	36,956,639
	Your transfer to the Positive Contact desk at Tallinn Sector crossed on the desk's own seconds, which run longer than ours by a margin the desk prefers not to name. The fee of 6,300 s is the Bank's; the margin is the desk's; the statement keeps the two apart as a courtesy to both. Ref. CIBT-2991-704C-5		
26 Nov	ATM withdrawal: Tallinn Sector	-259,200	36,697,439
	Withdrawal made with the left hand, as the machine recorded it. The Teller noted this for the file, without comment, as is the Teller's way. Ref. CIBT-2991-6AB9-5		
26 Nov	Transfer to own account: Tallinn Sector	-1,999,370	34,698,069
	The Authority's levy on this sundry is shown on its own line, as the Authority asks. The levy was set at its second sitting that year and has not been reviewed since, which the officer notes is the Authority's own affair. Ref. CIBT-2991-C305-2		
30 Nov	Interest at 4.80% APY	+147,357	34,845,426
	At 4.80% APY the day's interest came to 3 seconds and a part. The part was rounded down, as the rule requires for interest owed to a depositor, and up for interest owed by one. Ref. CIBT-2991-2F6B-3		

Closing balance, month by month

Highest 40,338,546 s · lowest 30,124,087 s



December 2990 November 2991

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  2991-11`