CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 165, Pallas Ring 10

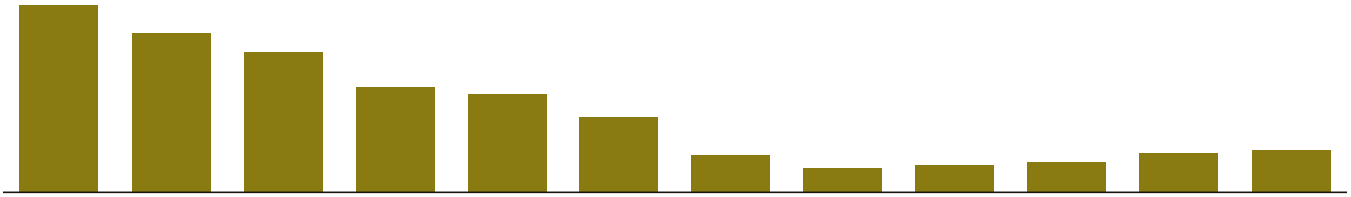
Account 8564-1663-7465
Period 1–31 October 2992
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
23,285,055 s	**+600,363 s**	**-367,025 s**	**23,518,393 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Payroll credit: Harbourfront Shipping	+219,762	23,504,817
	A recurring deduction of 2 d 13:02:42 from the Harbourfront Shipping wage, paid to the Pension Desk in your name, is shown here in full, and the balance is what you were paid. You have asked that the deduction not be netted off on the statement, and it has not been. Ref. CIBT-2992-99AA-8		
12 Oct	Deposit: Hall E	+287,461	23,792,278
	Harbourfront Shipping pays a share of your deposit directly into 8564-1663-7465 on the 12th of each month, and the Bank has never been asked to explain why. The sum appears on the line above yours, where the payroll office keeps its own ideas. Ref. CIBT-2992-FC22-1		
22 Oct	ATM withdrawal: Titan	-86,400	23,705,878
	The wind moved the pole the machine stands on at Titan, and the machine would not pay while it swayed. Your withdrawal was delayed 29 days until the wind dropped, and the cash was paid as it stopped. Ref. CIBT-2992-AFA4-6		
24 Oct	ATM withdrawal: Titan	-259,200	23,446,678
	Harbourfront Shipping has installed a second terminal beside the concourse machine and asks that your withdrawals be routed through whichever is quieter. The Bank has agreed, and the firm's terminal has been the quieter one on your days since 2990. Ref. CIBT-2992-8856-3		
28 Oct	Slippage fee (Titan, 5 transfers)	-1,500	23,445,178
	The 5 crossings for Harbourfront Shipping were held 30 Standard days at Titan while the firm's staff account was re-keyed. The fee is charged for the crossing, and the wait was the firm's own doing. Ref. CIBT-2992-09A4-6		
28 Oct	Turbulence Cover	-19,925	23,425,253
	The lakes surcharge on the 28th was entered against the policy's second route, which is the one your carrier does not use. The entry has been moved to the route you took. The amount is unchanged, and the carrier has been told which route to bill. Ref. CIBT-2992-3362-0		
31 Oct	Interest at 4.80% APY	+93,140	23,518,393
	A correction to the interest for 2987: the Bank printed the figure as a deposit and then printed the correction as a withdrawal. Both have been struck, the interest stands, and the balance has not been asked to pay for the Bank's grammar. Ref. CIBT-2992-451D-6		

Closing balance, month by month

Highest 34,845,426 s · lowest 22,098,380 s



November 2991 October 2992

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  2992-10`