CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 56, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 2994
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
28,279,305 s	**+332,879 s**	**-1,816,316 s**	**26,795,868 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Turbulence Cover	-12,035	28,267,270
	The surcharge for a journey taken during a storm at Montréal Sector was shared with the carrier, which both parties regard as the sensible arrangement and neither has explained. Ref. CIBT-2994-3989-7		
03 Jan	Payroll credit: Harbourfront Shipping	+219,762	28,487,032
	Rounded down to the whole day on the day they arrived, the wages from Harbourfront Shipping left a small remainder, entered as a credit on the 3rd. The credit is small, but it is yours, and it has been paid out. Ref. CIBT-2994-BC57-7		
17 Jan	Slippage fee (Montréal Sector, 2 transfers)	-1,200	28,485,832
	For the auditors: the slippage on 2 crossings was checked against the relay's log, the Settlement Reserve's copy and the branch's own record. The three agree on the fee and disagree on the crossings, and the auditors have asked which is right. The crossings are. Ref. CIBT-2994-CBD4-9		
20 Jan	Transfer to own account: Montréal Sector	-1,735,821	26,750,011
	The adjustment was requested on the 20th and agreed on the 20th of the following month, because the form was held at Montréal Sector while a second signature was sought. The request is dated from the first day and the adjustment from the second. Ref. CIBT-2994-72AD-4		
22 Jan	Event II restoration adjustment	-67,260	26,682,751
	Restoration adjustment under the Rider. Adjustments of this kind cannot be disputed until the Task Force has published its reasons. Ref. CIBT-2994-DCF7-6		
31 Jan	Interest at 4.80% APY	+113,117	26,795,868
	The usual fee on a balance of this size has been waived. Interest is paid from the first second of the period, and the custom of charging for it has been dropped from your account. Ref. CIBT-2994-48D6-6		

Closing balance, month by month

Highest 35,625,976 s · lowest 26,795,868 s



February 2993 January 2994

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.

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