CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 251, Pallas Ring 10

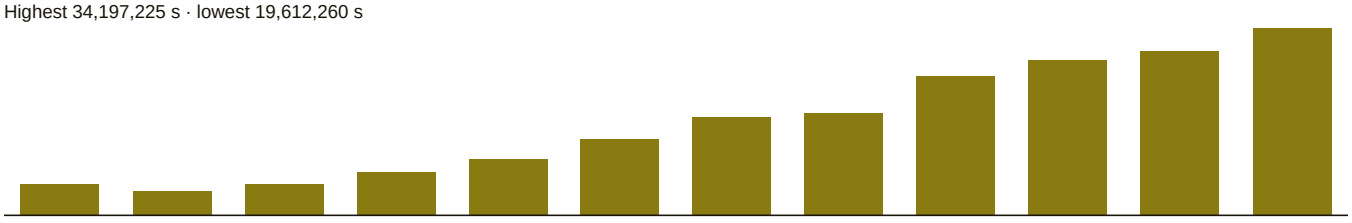
Account 8564-1663-7465
Period 1–31 May 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,194,184 s	**+2,203,005 s**	**-199,964 s**	**34,197,225 s**

Date	Description	Amount (s)	Balance (s)
01 May	Payroll credit: Harbourfront Shipping	+219,762	32,413,946
	The Harbourfront Shipping office at Io runs a shorter working week than ours, so its wages reach this branch on the day they are paid and not on the day the period ends. The Bank has not been asked to shorten yours. Ref. CIBT-2995-B03A-7		
04 May	Turbulence Cover	-26,264	32,387,682
	The Venus Cloudport crossing is covered only in the morning, when the cloud is thinnest, and the premium is adjusted to match the thinness. Ref. CIBT-2995-4F3B-6		
05 May	Deposit: Hall E	+1,854,467	34,242,149
	Harbourfront Shipping sends a card with each month's deposit reading "for the one who does the sums". The window has not been able to identify that person to the card's satisfaction, and has filed the card with the slip for the next officer to try. Ref. CIBT-2995-0131-4		
09 May	ATM withdrawal: Io	-172,800	34,069,349
	The 0.30 s fee for this withdrawal would ordinarily have been taken on the 9th. It was not, because the cash was drawn on a day the machine was not on the books at all, and the Bank does not recognise a withdrawal on a day it does not recognise. Ref. CIBT-2995-A844-2		
09 May	Slippage fee (Io, 3 transfers)	-900	34,068,449
	Harbourfront Shipping moved its remittance window to the far end of its building in 2991, which the relay reckons 15 seconds further from the Head Office. The extra seconds are on this line, and the firm's reply, that the building did not move, is filed beside the Bank's. Ref. CIBT-2995-970E-6		
31 May	Interest at 4.80% APY	+128,776	34,197,225
	On Io the interest is credited by the local clock, and the statement carries it across at the posted rate on the day it lands. The figure is the one the local office sends, and the local office sends it to the second. Ref. CIBT-2995-A2BA-3		

Closing balance, month by month

Highest 34,197,225 s · lowest 19,612,260 s



June 2994 May 2995

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 2995-05