CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 369, Pallas Ring 10

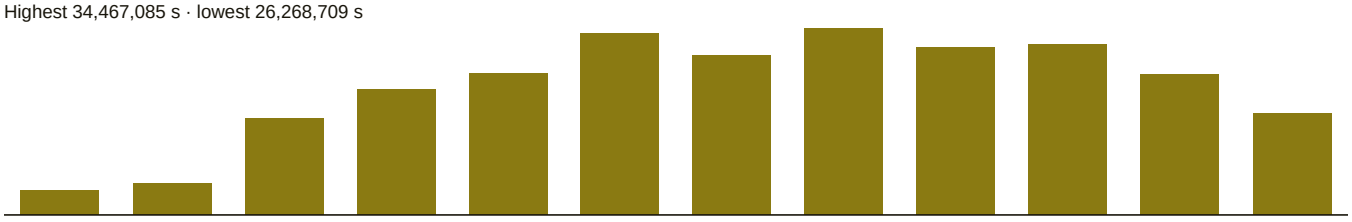
Account 8564-1663-7465
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,156,198 s	**+348,386 s**	**-2,338,874 s**	**30,165,710 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	ATM withdrawal: Callisto	-172,800	31,983,398
	The concourse lights at Callisto were dimmed for an hour on the 7th. The machine would not dispense in the dark, as a matter of policy, so your cash was paid when the lights came back. Ref. CIBT-2995-7CEE-7		
20 Nov	Slippage fee (Callisto, 5 transfers)	-1,500	31,981,898
	The auditors have checked the 5 transfers against the Settlement Reserve's copy and found the fee on each to the second. They ask us to note that this is the first account of its kind to pass without a query. Ref. CIBT-2995-8310-1		
22 Nov	ATM withdrawal: Callisto	-259,200	31,722,698
	A withdrawal of 259,200 s, the sum you take most Mondays. The machine has learned to offer it before you ask, which you have not yet accepted. Ref. CIBT-2995-EF66-4		
23 Nov	Transfer to own account: Callisto	-1,905,374	29,817,324
	Each year on the 23rd a sundry of 0.30 s is drawn for the inspection of a lock on a box you do not hold. The lock is the Bank's own, and so, the inspection notes, is the box. Ref. CIBT-2995-6B8A-8		
27 Nov	Payroll credit: Harbourfront Shipping	+219,762	30,037,086
	Net pay from Harbourfront Shipping was converted at Callisto on the day of the crossing, which fell on a holiday there and so took the rate posted the day before. The difference is 27 seconds in your favour and has been credited in full. Ref. CIBT-2995-DA22-0		
30 Nov	Interest at 4.80% APY	+128,624	30,165,710
	You read the interest line before anything else on each statement, and then read the rest in the same order as before. The Teller has noted that the habit has not changed since 2991, and sees no reason it should. Ref. CIBT-2995-C5D3-6		

Closing balance, month by month

Highest 34,467,085 s · lowest 26,268,709 s



December 2994 November 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 2995-11