CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 180, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,563,622 s	**+342,016 s**	**-1,459,415 s**	**29,446,223 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: Harbourfront Shipping	+219,762	30,783,384
	Harbourfront Shipping rounds your wage to the nearest five seconds, as it always has, because its office was founded by a clerk who could not abide a remainder. The remainder of 0.984 has been sent on to the Bank's reserve, which did not ask for it and has not sent it back. Ref. CIBT-2998-157B-3		
09 Jan	ATM withdrawal: Io	-259,200	30,524,184
	A withdrawal of 3 Standard days is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 2,100 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-2998-CB43-6		
09 Jan	Transfer to own account: Io	-1,195,415	29,328,769
	You bring the sundry in by hand each Thursday, folded once, and ask the officer to read the figure back. The officer does, and you say thank you in the manner of someone who has already added it up. Ref. CIBT-2998-186C-6		
17 Jan	Slippage fee (Io, 8 transfers)	-4,800	29,323,969
	A crossing that begins at the Io relay is charged on the day it starts on Mars, which is not always the day it ends on Earth. The Teller has explained this twice, and the Bank regards it as settled. Ref. CIBT-2998-3BEE-5		
31 Jan	Interest at 4.80% APY	+122,254	29,446,223
	Your rate has not changed since your last visit to Hall E, and the Teller asks whether you would like it said again. It is 4.80% APY, and it is still the posted rate. Ref. CIBT-2998-B9CF-0		

Closing balance, month by month

Highest 37,832,084 s · lowest 29,446,223 s



February 2997 January 2998

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 2998-01