CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 125, Pallas Ring 10

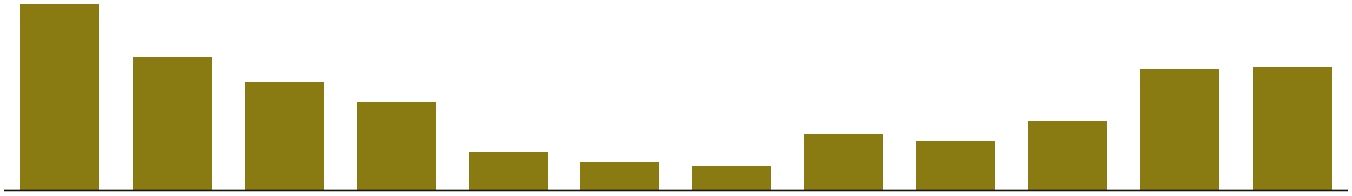
Account 8564-1663-7465
Period 1–31 October 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,001,150 s	**+387,061 s**	**-261,000 s**	**30,127,211 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	Payroll credit: Harbourfront Shipping	+219,762	30,220,912
	Salary from Harbourfront Shipping, paid in days and converted at the posted rate on the day it arrived. Harbourfront Shipping has asked us to say that its rate is set by its own treasury and not by the Bank, and the Bank has noted this with the courtesy it shows all employers. Ref. CIBT-2998-4996-0		
13 Oct	ATM withdrawal: Singapore Sector	-259,200	29,961,712
	The withdrawal at Singapore Sector stood on the screen for 61 minutes while the machine waited for a second officer's approval. The local office requires one for sums above a figure it does not publish, and once it was given, the cash came out without fuss. Ref. CIBT-2998-A19C-8		
15 Oct	Deposit: Hall E	+47,295	30,009,007
	Harbourfront Shipping pays into this account a day before it pays the rest of its staff, so that the balance is never empty when the wages come round. The Bank has come to regard the firm as a kind of advance, and the slip is headed accordingly. Ref. CIBT-2998-950A-3		
27 Oct	Slippage fee (Singapore Sector, 6 transfers)	-1,800	30,007,207
	Harbourfront Shipping has asked that its slippage be shown apart from yours. It cannot be: the two accounts cross the same relay on the same day, and the fee on that crossing has been divided between them, to the second. Ref. CIBT-2998-0D0D-2		
31 Oct	Interest at 4.80% APY	+120,004	30,127,211
	Interest for the 31st waited 31 days in the suspense ledger, which is where interest goes when a rate has been announced but not yet written down. The rate is now written down, and the interest has been paid with the days on it. Ref. CIBT-2998-53A2-9		

Closing balance, month by month

Highest 32,981,249 s · lowest 25,618,070 s



November 2997 October 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 2998-10