CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 77, Pallas Ring 10

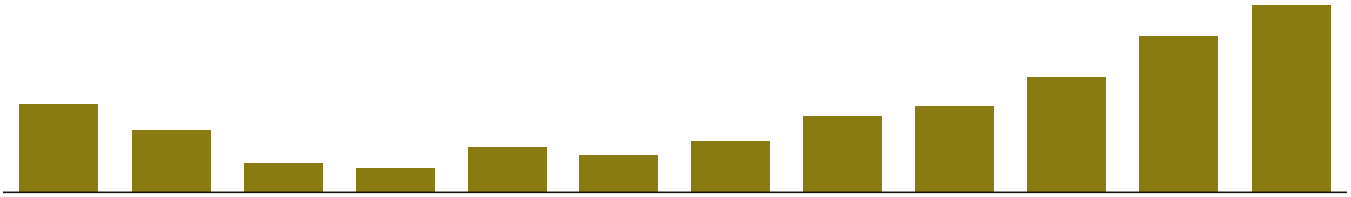
Account 8564-1663-7465
Period 1–31 December 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
42,867,321 s	**+2,564,538 s**	**-101,047 s**	**45,330,812 s**

Date	Description	Amount (s)	Balance (s)
07 Dec	Payroll credit: Harbourfront Shipping	+219,762	43,087,083
	The employer's office at Io sent this month's wages with a note asking the Bank to confirm that the figure includes its own holiday. It does. Harbourfront Shipping has paid that holiday every year since before the holiday was agreed, which the Bank counts in the employer's favour. Ref. CIBT-3000-EBEA-4		
18 Dec	Slippage fee (Io, 8 transfers)	-7,200	43,079,883
	Harbourfront Shipping asked that the slippage on its remittances appear on a separate line, so that its accounts department can see what it is paying for. The line is shown. It is the only line on your statement that anyone at Harbourfront Shipping has read in full. Ref. CIBT-3000-7C77-7		
21 Dec	Turbulence Cover	-7,447	43,072,436
	You ask the carrier for each delay in writing before you file, and keep the letter folded inside the policy. The policy now holds a second document that nobody but you has ever read. Ref. CIBT-3000-3E95-5		
24 Dec	ATM withdrawal: Io	-86,400	42,986,036
	A relative of yours made this withdrawal at Io on your card, with your consent given by letter. The machine asked her the same three questions it asks everyone, and the file notes that she answered all of them. Ref. CIBT-3000-F21E-3		
27 Dec	Deposit: Hall E	+2,173,307	45,159,343
	A customer at the next window asked whether a deposit could be backdated to the day before. The Teller said it could, and asked what date he would like it to have been. He said nothing, and was credited on the day he came in. Ref. CIBT-3000-A5C1-9		
31 Dec	Interest at 4.80% APY	+171,469	45,330,812
	Interest on this account accrues at the Pallas Ring 10 day, which runs 54 hours longer than the branch's own, and is paid in two parts. The second part will be posted when Pallas Ring 10 has finished its day, and not before. Ref. CIBT-3000-BC0C-3		

Closing balance, month by month

Highest 45,330,812 s · lowest 32,387,147 s



January 3000 December 3000

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  3000-12`