CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 164, Pallas Ring 10

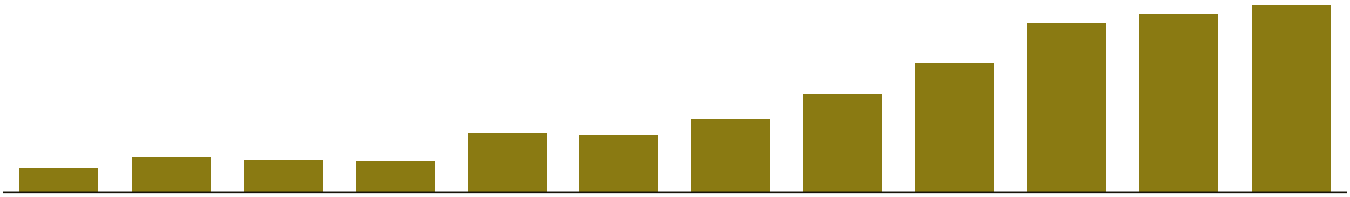
Account 8564-1663-7465
Period 1–28 February 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
54,367,577 s	**+1,152,791 s**	**-365,585 s**	**55,154,783 s**

Date	Description	Amount (s)	Balance (s)
01 Feb	Payroll credit: Harbourfront Shipping	+219,762	54,587,339
	No receiving charge was taken on the wages from Harbourfront Shipping. The employer's office asked that the transfer be treated as a domestic payment for the period, and the charge has been waived on that basis. Ref. CIBT-3003-D11D-2		
07 Feb	ATM withdrawal: Delhi Sector	-259,200	54,328,139
	You draw 3 Standard days at Delhi Sector on the 7th of each month, and the receipt reads "as before." The machine has printed those two words since 3001, and you have never once asked it for more. Ref. CIBT-3003-3625-6		
11 Feb	ATM withdrawal: Delhi Sector	-86,400	54,241,739
	The machine held your withdrawal for 30 days because the concourse's power was cut in the night, and the machine had to be re-authorised by the Head Office before it would dispense. It did so on the 11th, and the cash is dated the day it was asked for. Ref. CIBT-3003-A767-7		
13 Feb	Slippage fee (Delhi Sector, 2 transfers)	-600	54,241,139
	The Delhi Sector branch reckons slippage in the local days and passes the result on unrounded. The Head Office rounds it to the second. The branch has asked for the rounding to be stated on the statement, and it has been, in small type. Ref. CIBT-3003-FA9F-0		
14 Feb	Turbulence Cover	-19,385	54,221,754
	The delay was 32 minutes, timed from the quay at Delhi Sector, and the carrier recorded a diversion of the same length in the opposite direction. The claim was paid on your version, and the carrier's is kept beside it in case it changes its mind. Ref. CIBT-3003-40E4-9		
19 Feb	Deposit: Hall E	+715,559	54,937,313
	Deposit rounding: deposits made in part-seconds are rounded at the counter, which the Teller explains each time it is asked. This one fell on exactly half a second and was rounded to the even second, which the officers agree is the fairest result for all parties. Ref. CIBT-3003-1217-1		
28 Feb	Interest at 4.80% APY	+217,470	55,154,783
	The page showing the 28th interest was bound in from a later edition of the schedule, which gives the rate a different place in the table. The schedule has been pulled and the page replaced; the sum stands, and the depositor is asked to keep the later edition, which is correct about everything except the page number. Ref. CIBT-3003-452A-8		

Closing balance, month by month

Highest 55,154,783 s · lowest 40,510,065 s



March 3002 February 3003

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  3003-02`