CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 210, Pallas Ring 10

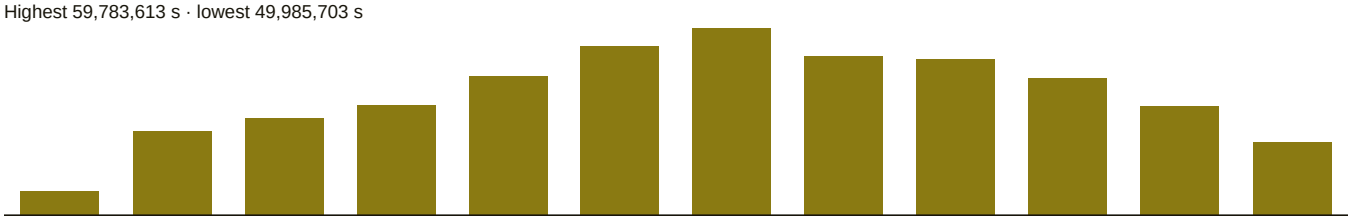
Account 8564-1663-7465
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
55,103,608 s	**+440,176 s**	**-2,628,395 s**	**52,915,389 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	Transfer to own account: Io	-2,626,595	52,477,013
	Last month's note described this sundry as a charge for a document. It was not. It was a fee for holding a document that was never collected, and the description has been changed to say so. Ref. CIBT-3003-EED2-4		
14 Oct	Slippage fee (Io, 6 transfers)	-1,800	52,475,213
	"Your transfer crossed the boundary at 27 seconds past noon by the local clock and 27 seconds before noon by ours," the Teller says. "Nobody will tell you which of us was right, so I have charged you for both." Ref. CIBT-3003-1708-6		
18 Oct	Payroll credit: Harbourfront Shipping	+219,762	52,694,975
	The credit from Harbourfront Shipping was entered under the name of the wage clerk who keyed it, not the employee who earned it. The clerk has been corrected and has asked that the wrong name stay on the file, as a reminder. Ref. CIBT-3003-94F4-9		
31 Oct	Interest at 4.80% APY	+220,414	52,915,389
	The odd seconds from each month are gathered up and credited once a year, and the total is rounded the way the Bank rounds everything, which is carefully. This year it came to 30 seconds. Ref. CIBT-3003-42C8-3		

Closing balance, month by month

Highest 59,783,613 s · lowest 49,985,703 s



November 3002 October 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 3003-10