CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 331, Pallas Ring 10

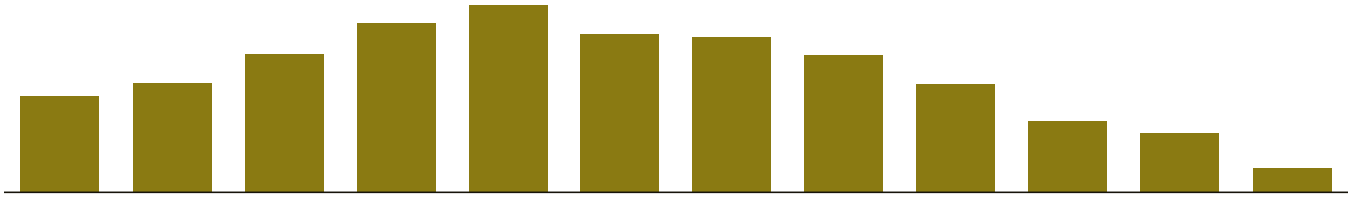
Account 8564-1663-7465
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
52,197,631 s	**+428,552 s**	**-2,523,353 s**	**50,102,830 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Payroll credit: Harbourfront Shipping	+219,762	52,417,393
	The Harbourfront Shipping credit arrives on the 3rd of each month under a standing instruction set up in 3001. It is paid into 8564-1663-7465 with the same reference each time, which the payroll office has never once been asked to repeat. Ref. CIBT-3003-C825-4		
04 Dec	ATM withdrawal: Io	-86,400	52,330,993
	An earlier line showed the withdrawal at Io as One Standard day. The machine had paid out 0.968 cycle, which is the figure it uses, and the line has been re-entered in that unit so that the two agree. Ref. CIBT-3003-F8F9-1		
04 Dec	Transfer to own account: Io	-2,149,205	50,181,788
	A second signature was needed before this sundry could be posted, and the officer who gives it was at Io for 28 days. The charge is dated to the day it was made, which the officer says is the only honest date a sundry has. Ref. CIBT-3003-F408-4		
24 Dec	ATM withdrawal: Io	-259,200	49,922,588
	The Io machine asked for a second signature, which you gave, and then asked for a third, which you did not. The man on the concourse says the third is optional and that most customers find it so. Ref. CIBT-3003-29A9-7		
27 Dec	Slippage fee (Io, 5 transfers)	-3,000	49,919,588
	"It is only a few seconds," the Teller says, "and you have never once been short of them." She writes the figure down without looking at it. Ref. CIBT-3003-FCE3-5		
30 Dec	Turbulence Cover	-25,548	49,894,040
	The Teller asks whether the cover includes the time spent deciding whether to travel. The policy says it does not. She has underlined "decide" in the wording and asks that the holder not be told she did. Ref. CIBT-3003-3C48-4		
31 Dec	Interest at 4.80% APY	+208,790	50,102,830
	The interest line matches the figure you wrote down at your last visit, to the second. The officer at Hall E now checks it against the posted rate with a little more warmth than the rate strictly needs, and the figure is correct each time. Ref. CIBT-3003-DFEF-5		

Closing balance, month by month

Highest 59,783,613 s · lowest 50,102,830 s



January 3003 December 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  3003-12`