CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 67, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 3004
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
50,102,830 s	**+420,173 s**	**-2,485,545 s**	**48,037,458 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Slippage fee (L4 Habitat, 8 transfers)	-2,400	50,100,430
	The fee on the joint transfer is charged on the 7th of each month at 0.30 s, and has been charged in full on every one since the account was opened. Both holders have been told, and both have said they expected nothing else. Ref. CIBT-3004-6D05-2		
09 Jan	Payroll credit: Harbourfront Shipping	+219,762	50,320,192
	The wage pays a monthly subscription to a library of seed catalogues in L4 Habitat. A new catalogue is posted each season, and the library expects the last one to have been read before the next arrives. Ref. CIBT-3004-103F-7		
11 Jan	ATM withdrawal: L4 Habitat	-259,200	50,060,992
	The 0.30 s fee for this withdrawal would ordinarily have been taken on the 11th. It was not, because the cash was drawn on a day the machine was not on the books at all, and the Bank does not recognise a withdrawal on a day it does not recognise. Ref. CIBT-3004-015D-7		
22 Jan	ATM withdrawal: L4 Habitat	-172,800	49,888,192
	Every 42 weeks the machine at L4 Habitat pays 2 Standard days on your instruction, and at the same interval the custodian enters it on the same line, in the same hand, with a small mark beside it. Ref. CIBT-3004-FC0A-9		
28 Jan	Transfer to own account: L4 Habitat	-2,051,145	47,837,047
	The monthly subscription to the Lamp Society, debited on the 28th since 3000. The Society has never sent a lamp, and its treasurer has asked that you stop expecting one. Ref. CIBT-3004-8A59-0		
31 Jan	Interest at 4.80% APY	+200,411	48,037,458
	At the Ganymede office, interest is paid in the station's own minutes, which the clerks count on one hand and then check on the other. The sum agrees on both counts, and the clerks have agreed the conversion, though not in the same week. Ref. CIBT-3004-A35D-6		

Closing balance, month by month

Highest 59,783,613 s · lowest 48,037,458 s



February 3003 January 3004

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 3004-01