CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 277, Pallas Ring 10

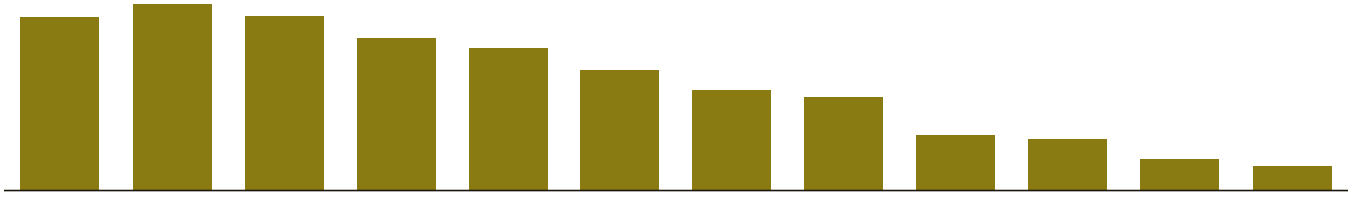
Account 8564-1663-7465
Period 1–31 January 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,403,770 s	**+393,377 s**	**-1,069,772 s**	**42,727,375 s**

Date	Description	Amount (s)	Balance (s)
18 Jan	Payroll credit: Harbourfront Shipping	+219,762	43,623,532
	The wage from Harbourfront Shipping was converted from sols to our reckoning at a rate rounded to four places, then rounded again to the whole second. The second rounding moved the sum 34 seconds in your favour, the only direction in which this year's rounding has been asked to go. Ref. CIBT-3010-77D7-9		
18 Jan	Transfer to own account: Phobos	-806,972	42,816,560
	A sundry raised to correct an earlier sundry is itself charged, then corrected, and the two now stand in the register as one transaction with a note in the margin reading "see above". Ref. CIBT-3010-FBC2-9		
20 Jan	ATM withdrawal: Phobos	-86,400	42,730,160
	You always take one note more than you asked for and put it back in the slot before the machine finishes counting. The machine has never once taken it, and the Bank has entered the note as a reserve in your name. Ref. CIBT-3010-CFFE-2		
25 Jan	ATM withdrawal: Phobos	-172,800	42,557,360
	The cash-time at Phobos waited 28 days, because the machine had been told to pay out only after the concourse lamps were lit at last, and the lamps were late. Ref. CIBT-3010-B028-6		
27 Jan	Slippage fee (Phobos, 6 transfers)	-3,600	42,553,760
	This transfer waited 30 days because a fault in the relay's locking gear held it. The gear has been replaced, and the fault has been recorded against the relay rather than the transfer, which was sent on time. Ref. CIBT-3010-3AF1-1		
31 Jan	Interest at 4.80% APY	+173,615	42,727,375
	Your interest for the last 30 days was posted late, while the Bank waited on a figure promised by the local clock. The figure arrived on the 31st, and the wait was paid at the posted rate, which is the only rate the Bank has ever had to hand. Ref. CIBT-3010-A2D6-3		

Closing balance, month by month

Highest 59,082,502 s · lowest 42,727,375 s



February 3009 January 3010

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 3010-01