CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 155, Pallas Ring 10

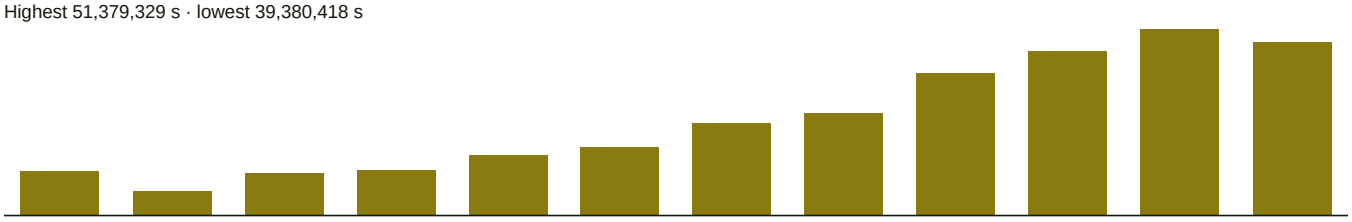
Account 8564-1663-7465
Period 1–31 January 3011
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,379,329 s	**+425,279 s**	**-1,402,091 s**	**50,402,517 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	ATM withdrawal: Delhi Sector	-172,800	51,206,529
	The machine at Delhi Sector dispenses days from a drawer fitted before the station had its first oxygen plant, and nobody has asked it to change its stock. Your withdrawal was paid from that drawer, which the custodian describes as sound. Ref. CIBT-3011-20F0-3		
15 Jan	Turbulence Cover	-18,011	51,188,518
	A shuttle on the Delhi Sector run was held at its pad for 31 Standard days, and the cover paid for every one of them. The local underwriter asks that the shuttle's own timetable be used for the claim, since he says it is the only one the shuttle has ever kept. Ref. CIBT-3011-43C3-8		
18 Jan	Slippage fee (Delhi Sector, 5 transfers)	-3,000	51,185,518
	The slippage was rounded to the whole Standard day rather than to the crossing, which places all 5 transfers in the same day for charging. The rule is old. The Bank has never found a reason to change it, though it would not be unhappy to be given one. Ref. CIBT-3011-F494-8		
23 Jan	Transfer to own account: Delhi Sector	-1,208,280	49,977,238
	The sundry waited 29 days while the one officer able to approve it was on a course in approving sundries. The officer passed, and the sundry was approved the same afternoon on the strength of the course. Ref. CIBT-3011-BB72-4		
28 Jan	Payroll credit: Harbourfront Shipping	+219,762	50,197,000
	The wage from Harbourfront Shipping is credited on the 28th and passed to your account the same day, with no receiving charge. The arrangement is older than the account, and nobody at Hall E has ever thought to ask for it to change. Ref. CIBT-3011-CCC9-5		
31 Jan	Interest at 4.80% APY	+205,517	50,402,517
	"It is the same interest as your other account," the Teller says, "only earlier." She has checked the morning before she told you so. Ref. CIBT-3011-FD37-1		

Closing balance, month by month

Highest 51,379,329 s · lowest 39,380,418 s



February 3010 January 3011

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 3011-01