CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 333, Pallas Ring 10

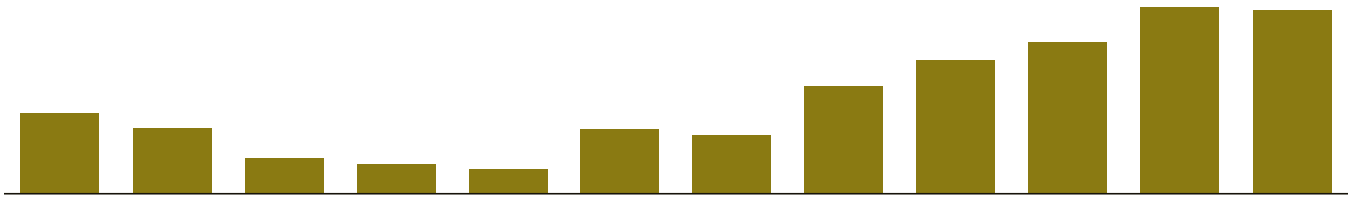
Account 8564-1663-7465
Period 1–31 October 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,347,048 s	**+357,150 s**	**-539,180 s**	**34,165,018 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	ATM withdrawal: Io	-172,800	34,174,248
	You copy the figure from each receipt into a small book kept in your coat. The book agrees with the statement to the note, and the officer on the concourse has asked to see it and been politely refused. Ref. CIBT-3014-F0F6-2		
09 Oct	Transfer to own account: Io	-351,733	33,822,515
	Each quarter you raise a sundry against your own account for 0.30 s, described as the desk's trouble, and each quarter the desk declines to say what the trouble was. The charge has been paid without a question every time, which the desk takes as a kind of thanks. Ref. CIBT-3014-6304-5		
15 Oct	Slippage fee (Io, 7 transfers)	-6,300	33,816,215
	Charged at 0.30 s per Standard day on 7 crossings. Harbourfront Shipping sent its pay-run through the Io relay in three parcels rather than one, and each parcel paid the fee on its own; your share of the total is shown here. Ref. CIBT-3014-4F46-8		
15 Oct	Turbulence Cover	-8,347	33,807,868
	You have bought Turbulence Cover on every crossing from Pallas Ring 10 for 6 years and have made no claim. The premium is calculated on that record, and this month's adjustment reflects it. Ref. CIBT-3014-9FD5-8		
30 Oct	Payroll credit: Harbourfront Shipping	+219,762	34,027,630
	Fee on the Harbourfront Shipping credit for the fortnight in which the office closed early: waived. The Bank did not close early, but the office says it did, and the Bank accepts the office's account of its own calendar. Ref. CIBT-3014-A467-6		
31 Oct	Interest at 4.80% APY	+137,388	34,165,018
	No fee has been taken on this account in its first 29 days, since a depositor should not be asked to pay for a rate that has not yet been paid out. Ref. CIBT-3014-77AA-0		

Closing balance, month by month

Highest 34,347,048 s · lowest 24,853,339 s



November 3013 October 3014

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 3014-10