CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 257, Pallas Ring 10

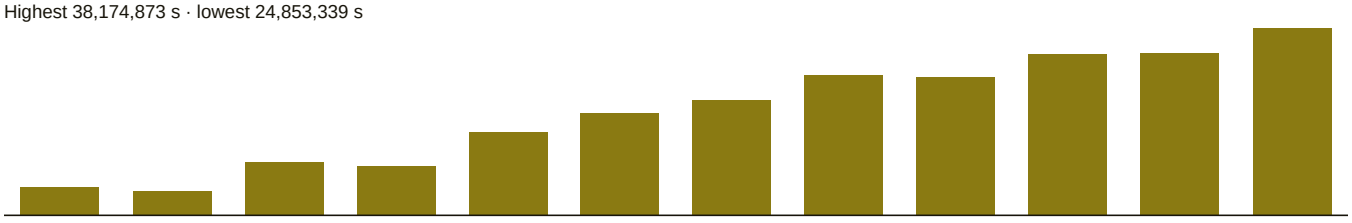
Account 8564-1663-7465
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,133,478 s	**+2,225,368 s**	**-183,973 s**	**38,174,873 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Phobos	-172,800	35,960,678
	The withdrawal was not paid until the local day had closed, because the machine at Phobos does not pay out on a day it has not finished. It paid on the morning that followed, the first morning it had been asked. Ref. CIBT-3015-CFAB-9		
06 Jan	Slippage fee (Phobos, 5 transfers)	-3,000	35,957,678
	Harbourfront Shipping routes its transfers through a relay of its own, and the fee on each crossing is passed to you on this statement with the firm's name beside it, in a smaller type than the seconds. Ref. CIBT-3015-BF44-1		
07 Jan	Deposit: Hall E	+1,861,073	37,818,751
	The sum comes from Harbourfront Shipping as a yearly bonus, in notes of a denomination the payroll office stopped printing some time ago. The counter found the notes genuine, and the office was told they were the most dependable thing it had sent all year. Ref. CIBT-3015-B4CD-4		
19 Jan	Turbulence Cover	-8,173	37,810,578
	Harbourfront Shipping has added its visitors to this policy by a rider and asks that the visitors' delays be claimed by the firm and not by them. The visitors have not been consulted, and the Bank has been asked to tell them when they arrive. Ref. CIBT-3015-A32D-5		
22 Jan	Payroll credit: Harbourfront Shipping	+219,762	38,030,340
	The fee on a credit from Harbourfront Shipping that came in outside the posted hours has been waived. The officer at the counter said the sum had arrived by a side channel, which the Bank does not recognise, and the fee has been waived all the same. Ref. CIBT-3015-543C-4		
31 Jan	Interest at 4.80% APY	+144,533	38,174,873
	You withdraw the interest the moment it posts and put the same sum back by the next morning. The Bank records this and does not discourage it. This month the sum went back in at Phobos, a branch you had not used before. Ref. CIBT-3015-BE83-3		

Closing balance, month by month

Highest 38,174,873 s · lowest 24,853,339 s



February 3014 January 3015

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 3015-01