CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 159, Pallas Ring 10

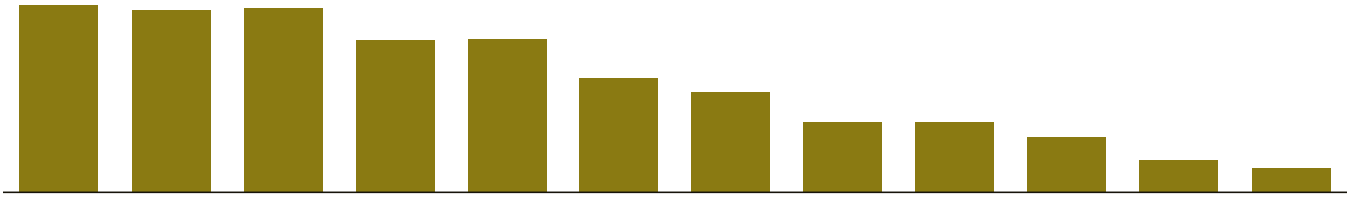
Account 8564-1663-7465
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,460,135 s	**+305,602 s**	**-1,115,609 s**	**20,650,128 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	Transfer to own account: Venus	-832,363	20,627,772
	The eleventh credit this year of 832,363 is in the same amount as the last ten. The Bank has noticed the pattern and has no objection to it. Ref. CIBT-3016-0337-7		
13 Jan	ATM withdrawal: Venus	-172,800	20,454,972
	You take your cash-time in small amounts and leave the receipt on the tray each time. The custodian has begun keeping the receipts for you, in a folder with your name on it. Ref. CIBT-3016-D21A-4		
16 Jan	ATM withdrawal: Venus	-86,400	20,368,572
	Cash is paid out at the machine in multiples of five seconds, and each withdrawal is rounded to the machine's figure rather than yours. This one fell in your favour by 50 seconds, which the machine has added to your next withdrawal, to be taken when convenient. Ref. CIBT-3016-5C57-0		
23 Jan	Payroll credit: Harbourfront Shipping	+219,762	20,588,334
	A quarterly bonus from Harbourfront Shipping on the 23rd of every third month, treated by the Bank as ordinary income. The employer asks that it be called a bonus. The Bank calls it one. Ref. CIBT-3016-8F66-6		
24 Jan	Slippage fee (Venus, 6 transfers)	-5,400	20,582,934
	A crossing from Hall E this month was made against a receiving clock that had been read in advance, as though the seconds had not yet slipped. The fee has been charged on the reading that arrived first, and the order in which the readings came has been recorded. Ref. CIBT-3016-2E12-0		
28 Jan	Turbulence Cover	-18,646	20,564,288
	Callisto's carriers keep no timetable, so the policy pays on the delay the passenger reports, and the report is checked against the Callisto clock, which is slow by one whole orbit. Ref. CIBT-3016-D43D-1		
31 Jan	Interest at 4.80% APY	+85,840	20,650,128
	Interest at the Europa branch arrives through the ice-shaft relay in batches, so this month's credit came in three parts on the same day. The statement adds them up for you, and the officers have asked that you do not check the arithmetic by hand, since they already have. Ref. CIBT-3016-3A3A-4		

Closing balance, month by month

Highest 36,591,273 s · lowest 20,650,128 s



February 3015 January 3016

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  3016-01`