CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 183, Pallas Ring 10

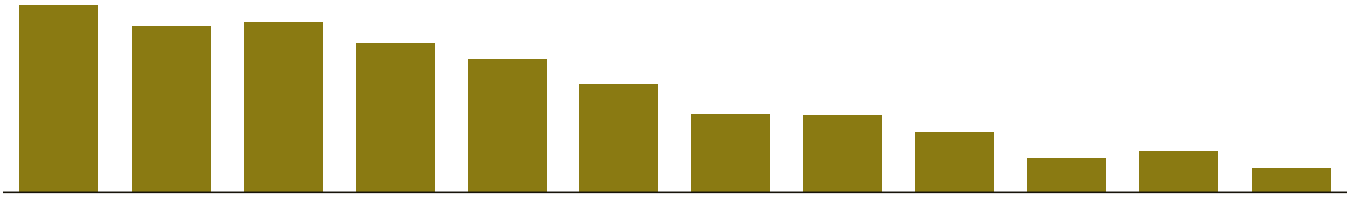
Account 8564-1663-7465
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,874,701 s	**+299,260 s**	**-1,990,091 s**	**18,183,870 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	ATM withdrawal: New Orleans Sector	-259,200	19,615,501
	Posting of the New Orleans Sector withdrawal was delayed 31 days, because the relay was restarted for a calendar change. The machine remembers the sum, the Bank remembers it too, and the two have agreed on it. Ref. CIBT-3018-1CF8-6		
06 Jan	Turbulence Cover	-9,071	19,606,430
	The premium was printed with the cover period one month short, because the form had last year's final page stapled in front of this year's first. The page has come out, the period has been restored, and no journey in between was left uninsured. Ref. CIBT-3018-041F-3		
07 Jan	ATM withdrawal: New Orleans Sector	-86,400	19,520,030
	Cash-time withdrawal at New Orleans Sector. The machine's clock was 11 seconds behind the branch clock at the time, which is within tolerance; no adjustment has been made. Ref. CIBT-3018-B447-9		
13 Jan	Transfer to own account: New Orleans Sector	-1,633,620	17,886,410
	Charge for the use of the reading lamp at Hall E for 48 hours, a service the Bank offers to depositors who are waiting for something. The lamp has been returned to the depositor, who was not waiting for anything in particular. Ref. CIBT-3018-DE52-4		
26 Jan	Slippage fee (New Orleans Sector, 3 transfers)	-1,800	17,884,610
	Over 3 months you have never once asked why the fee is what it is. The officer has begun to explain it anyway, in case you change your mind, and you have not changed it. Ref. CIBT-3018-BD9D-3		
30 Jan	Payroll credit: Harbourfront Shipping	+219,762	18,104,372
	Harbourfront Shipping paid 29 standard days late because its office keeps the local festival of its own sun. The Bank accepts that as a reason. The late credit carries the interest it would have earned on time, at the usual rate, and no penalty. Ref. CIBT-3018-C258-0		
31 Jan	Interest at 4.80% APY	+79,498	18,183,870
	Harbourfront Shipping holds a staff deposit in your name, and the interest on it is credited here each month on a separate line. The firm's pay office asked that the line be marked "for information only", and it has been marked, and the sum is paid in full. Ref. CIBT-3018-FD44-6		

Closing balance, month by month

Highest 34,498,344 s · lowest 18,183,870 s



February 3017 — January 3018

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 3018-01