CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 397, Pallas Ring 10

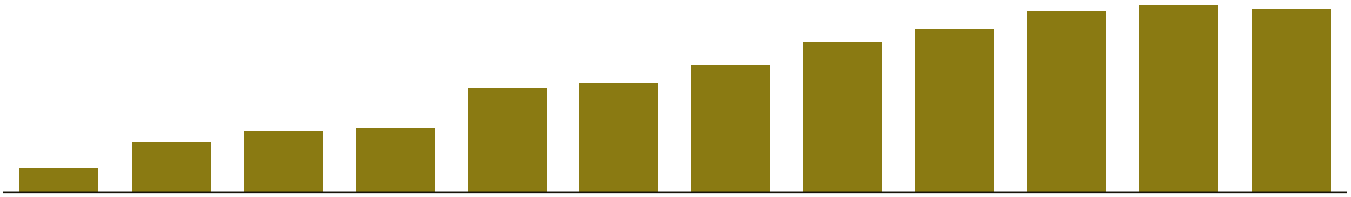
Account 8564-1663-7465
Period 1–31 January 3019
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,576,398 s	**+358,067 s**	**-704,783 s**	**34,229,682 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Slippage fee (Tallinn Sector, 6 transfers)	-5,400	34,570,998
	Your employer's office runs 0.30 seconds ahead of the reference clock on the days it pays you. The reconciliation hall has entered that in its own column and not in yours. Ref. CIBT-3019-F1EE-2		
16 Jan	Turbulence Cover	-26,295	34,544,703
	A claim filed from a station is paid before the turbulence it describes, the underwriter having decided long ago that the order of the two is a matter for the station. Ref. CIBT-3019-CD5C-0		
19 Jan	ATM withdrawal: Tallinn Sector	-86,400	34,458,303
	Cash at Tallinn Sector comes out in whole days and the account is held to the second, so the odd 0.961 day is credited to 8564-1663-7465 as 600 seconds at the posted rate, and the machine is not told. Ref. CIBT-3019-1ADB-3		
24 Jan	ATM withdrawal: Tallinn Sector	-86,400	34,371,903
	The machine gave you a 0.973 day in a paper wrapper, which the Teller says you accepted as though you had been expecting it since 3016. The wrapper has been filed with the receipt, where it is kept flat. Ref. CIBT-3019-FE89-7		
29 Jan	Transfer to own account: Tallinn Sector	-500,288	33,871,615
	Last quarter's sundry of 500,288 was keyed from the form for the year before, when the rate was different. The correct figure is 0.30 s. The difference has been credited to you, and the old line is struck through in full so that the mistake can be seen to be the Bank's and a plain one. Ref. CIBT-3019-DCB9-3		
30 Jan	Payroll credit: Harbourfront Shipping	+219,762	34,091,377
	The remittance from Harbourfront Shipping arrived with its advice attached upside down. The clerk turned it the right way up, and the advice then agreed with the credit, which the clerk regards as the proper order of things. Ref. CIBT-3019-C40D-0		
31 Jan	Interest at 4.80% APY	+138,305	34,229,682
	The Rate Committee sends the Bank one page each January. It says only "unchanged", in the same type as the year before. The page is filed with that year's interest, and has never once been needed, which the Committee regards as the point of it. Ref. CIBT-3019-C0DA-3		

Closing balance, month by month

Highest 34,576,398 s · lowest 19,201,326 s



February 3018 — January 3019

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  3019-01`