CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 50, Pallas Ring 10

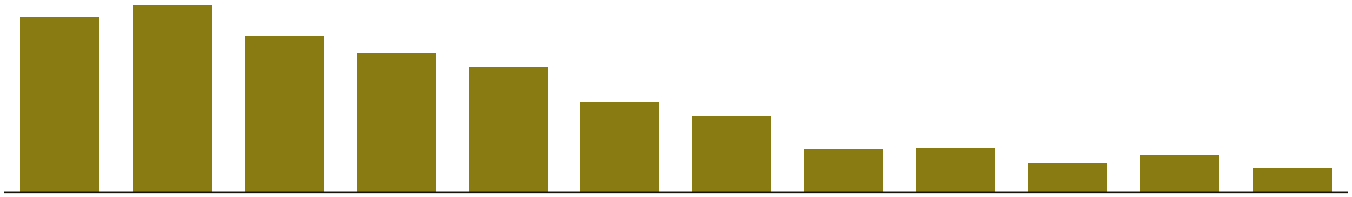
Account 8564-1663-7465
Period 1–31 January 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,780,660 s	**+310,884 s**	**-1,327,300 s**	**21,764,244 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Transfer to own account: Io	-955,662	21,824,998
	Io charges its sundries by the length of the working shift, so a small item raised at dusk costs more than the same item raised at dawn. The Bank applies the rule without comment and asks the desk which dawn it means. Ref. CIBT-3020-C854-5		
08 Jan	ATM withdrawal: Io	-259,200	21,565,798
	Your employer's office sent the cash for this withdrawal in cycles, and the machine paid it out in ours. No conversion fee was taken, the employer having paid for the conversion in advance. Ref. CIBT-3020-794C-8		
09 Jan	ATM withdrawal: Io	-86,400	21,479,398
	The machine dispenses in whole cycles and rounds your request to the nearest one, so a request for One Standard day that falls 0.985 of a cycle short is paid as the round figure. The difference is credited to you at the Head Office rate, and it has been credited every time. Ref. CIBT-3020-B80B-3		
14 Jan	Slippage fee (Io, 1 transfers)	-600	21,478,798
	Slippage on the money Priya Valderrama sends you is nil, since it is sent on the Bank's own relay and the seconds stay where they are put. The officer notes this for completeness and has not been asked to explain it. Ref. CIBT-3020-BE36-7		
25 Jan	Payroll credit: Harbourfront Shipping	+219,762	21,698,560
	A transfer to Priya Valderrama is drawn from this credit each month, and what remains from Harbourfront Shipping is left here. Both accounts have agreed the arrangement and it needs no action from us. It is printed on this line so that you can see the wage was not all yours. Ref. CIBT-3020-E652-3		
25 Jan	Turbulence Cover	-25,438	21,673,122
	You file a Turbulence claim each time the Io crossing runs late, which it does on the 25th of most months, and you add a note asking that the claim be kept open for a further day in case the crossing thinks better of it. Ref. CIBT-3020-DCD5-3		
31 Jan	Interest at 4.80% APY	+91,122	21,764,244
	The fee on the interest has been waived, the interest on this account having exceeded the fee for the first time since it was opened. The Bank takes the view that a charge should not be larger than the thing it is charged on. Ref. CIBT-3020-514A-6		

Closing balance, month by month

Highest 34,668,828 s · lowest 21,764,244 s



February 3019 January 3020

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  3020-01`