CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 274, Pallas Ring 10

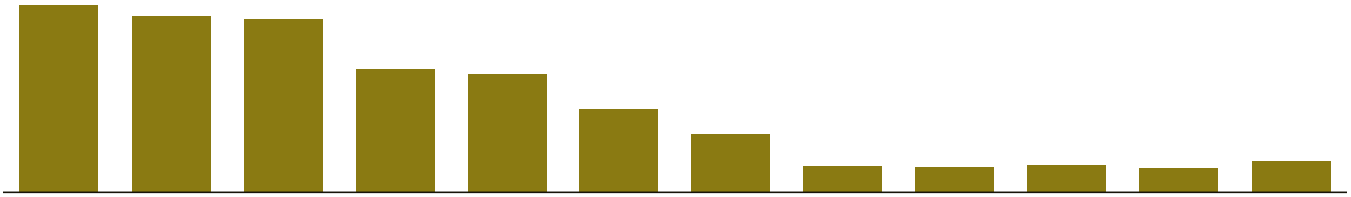
Account 8564-1663-7465
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
28,497,116 s	**+719,907 s**	**-280,285 s**	**28,936,738 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	New Time™ exchange	+33,365	28,530,481
	The first slip was written with the rate for the previous week. The office posted the new one on the Tuesday and kept the old one on the desk for sentiment. The slip has been reissued at the rate in force on the day the holding came in. Ref. CIBT-3022-AA5D-0		
04 Jan	Deposit: Hall E	+352,792	28,883,273
	The clerk has rubbed out one digit on the slip and written it again in the same place. It is the digit the Bank had already entered, so nothing has moved, and the rubber is kept in the tray. Ref. CIBT-3022-EFCA-0		
08 Jan	Slippage fee (Singapore Sector, 8 transfers)	-7,200	28,876,073
	A standing order from Hall E to Singapore Sector, sent twice a month, has been charged the fee every time. The Bank has been asked whether it is paying for the order or for the crossing. The officer says the order is only the crossing with a date on it. Ref. CIBT-3022-FF7A-9		
19 Jan	Payroll credit: Harbourfront Shipping	+219,762	29,095,835
	The Teller has put a small cross beside the figure and written beside it, in pencil, "as expected". This is how she signs off the staff wages each month. Ref. CIBT-3022-8D76-2		
25 Jan	ATM withdrawal: Singapore Sector	-86,400	29,009,435
	The Teller says the machine was civil this time, and asks that the Bank not take this as a precedent. Ref. CIBT-3022-9768-1		
27 Jan	ATM withdrawal: Singapore Sector	-172,800	28,836,635
	Withdrawal at Singapore Sector, where the machine keeps the local day and not the branch's. The two days differ by 21 hours, so the transaction is posted on the day the machine was on, which the officer says is the only honest day to use. Ref. CIBT-3022-4AD9-1		
29 Jan	Turbulence Cover	-13,885	28,822,750
	The Titan lake crossing under this policy is timed by the lake's own clock, which runs a little behind ours and is never corrected for the ride. Ref. CIBT-3022-8BE2-0		
31 Jan	Interest at 4.80% APY	+113,988	28,936,738
	Interest accrues every second and is posted once a day at the close of the Pallas Ring 10 day. This figure is the sum of 6 days' worth of seconds, most of them small. Ref. CIBT-3022-868A-0		

Closing balance, month by month

Highest 38,777,476 s · lowest 28,497,116 s



February 3021 January 3022

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 3022-01