CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 236, Pallas Ring 10

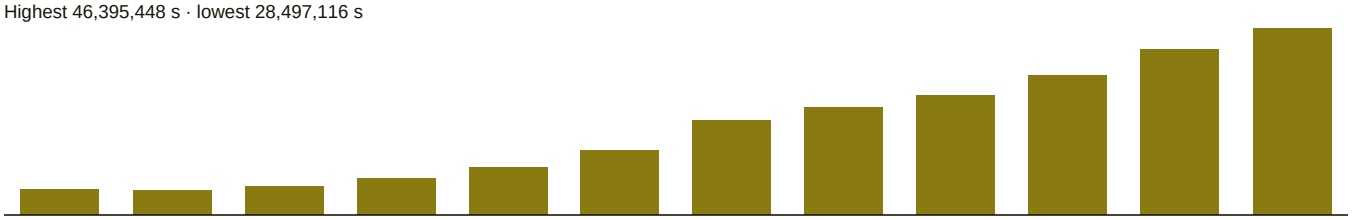
Account 8564-1663-7465
Period 1–31 October 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,028,440 s	**+2,372,408 s**	**-5,400 s**	**46,395,448 s**

Date	Description	Amount (s)	Balance (s)
19 Oct	Slippage fee (Luna, 6 transfers)	-5,400	44,023,040
	Reconciled by hand because the relay and the Head Office had rounded the same transfers differently. The two sets now agree, and the 1,200-second difference has been accepted by the auditors as a difference rather than a loss. Ref. CIBT-3022-4DB3-6		
25 Oct	Deposit: Hall E	+1,976,533	45,999,573
	The envelope was first credited to 8564-6342-4007, because the two account numbers differ only in their last four figures and the window read the wrong four. The mistake was caught at the close of the day, and the sum moved back with the slip attached. Ref. CIBT-3022-069F-8		
28 Oct	Payroll credit: Harbourfront Shipping	+219,762	46,219,335
	Harbourfront Shipping deducts a sum each month for a scheme you left in 3021, and pays it into a scheme that has since been wound up. The sum waits in the Bank's suspense account, earning interest for former members who have not yet been told. Ref. CIBT-3022-EB30-3		
31 Oct	Interest at 4.80% APY	+176,113	46,395,448
	The posted rate was held at 4.80% for 29 days after the Authority's change, because the notice came by relay, and the relay had a delay of its own to attend to first. Ref. CIBT-3022-B19B-7		

Closing balance, month by month

Highest 46,395,448 s · lowest 28,497,116 s



November 3021 October 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 3022-10