CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 208, Pallas Ring 10

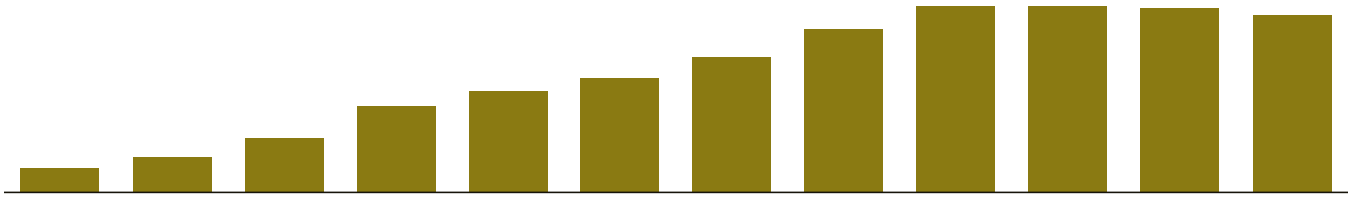
Account 8564-1663-7465
Period 1–31 January 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
46,143,356 s	**+404,335 s**	**-1,065,134 s**	**45,482,557 s**

Date	Description	Amount (s)	Balance (s)
19 Jan	Slippage fee (Kepler Ring, 4 transfers)	-2,400	46,140,956
	The fee on 4 crossings has been reduced by 900 seconds, because two transfers were sent on the same day from the same branch. The saving belongs to the Bank, and the Bank has passed it on. Ref. CIBT-3023-1D9C-1		
24 Jan	Transfer to own account: Kepler Ring	-1,062,734	45,078,222
	The Bank rounds sundry items to the nearest tenth of a second before rounding to the second, which is why this line is a little larger than the sum it was first entered as. Ref. CIBT-3023-5A58-7		
28 Jan	Payroll credit: Harbourfront Shipping	+219,762	45,297,984
	On Titan the Harbourfront Shipping wages go out with the ice-shift, so the credit arrives before the month it covers and waits in the lobby until the month catches up. Ref. CIBT-3023-C23F-8		
31 Jan	Interest at 4.80% APY	+184,573	45,482,557
	Hall E pays interest in the local day, and the Kepler Ring branch pays it in its own, so a month at one counter runs 28 days longer than a month at the other. The Bank does not reconcile this, and is at peace with it. Ref. CIBT-3023-9A26-6		

Closing balance, month by month

Highest 46,413,919 s · lowest 29,839,432 s



February 3022 January 3023

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 3023-01