CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 167, Pallas Ring 10

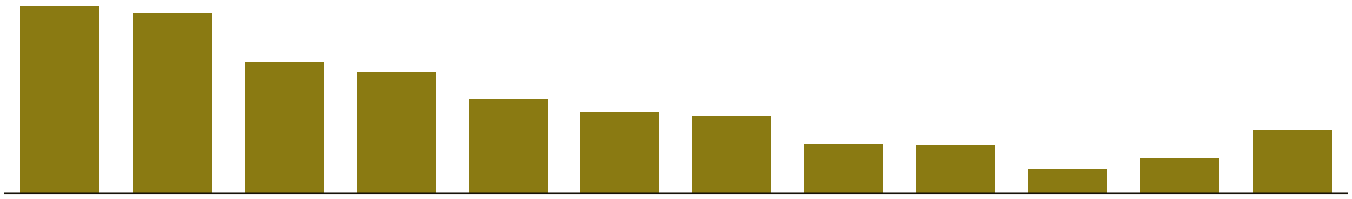
Account 8564-1663-7465
Period 1–31 January 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,137,358 s	**+2,181,696 s**	**-87,000 s**	**37,232,054 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	ATM withdrawal: Kepler Ring	-86,400	35,050,958
	For the auditors: this withdrawal is one of 21 sampled from the Hall E machines this quarter, and it agrees to the machine's journal to the second. No reply is required. Ref. CIBT-3024-4FB0-7		
14 Jan	Payroll credit: Harbourfront Shipping	+219,762	35,270,720
	Harbourfront Shipping sent a covering note with the wages, asking the Bank to say that the sum is a gift in the form of a salary. The Bank has said it. The note does not say whether this was a joke. Ref. CIBT-3024-E75B-4		
26 Jan	Slippage fee (Kepler Ring, 2 transfers)	-600	35,270,120
	Where a crossing's drift falls exactly on half a second, the fee is rounded to the even second, a practice the Clock Standards Board has kept since before anyone thought to question it. Ref. CIBT-3024-843B-6		
28 Jan	Deposit: Hall E	+1,821,385	37,091,505
	You stand the envelope on its end at the window, and the officers have come to read it that way, which saves a turn at the counter. The saving has added up, the officers note, every Tuesday since 3019. Ref. CIBT-3024-B9BA-5		
31 Jan	Interest at 4.80% APY	+140,549	37,232,054
	Interest was credited on the first day of the period rather than the last, at the depositor's own request. The request was made in pencil and confirmed in ink, and the officer has noted that the second copy is the one that counts. Ref. CIBT-3024-60D3-2		

Closing balance, month by month

Highest 46,437,598 s · lowest 34,347,173 s



February 3023 January 3024

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 3024-01