CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 379, Pallas Ring 10

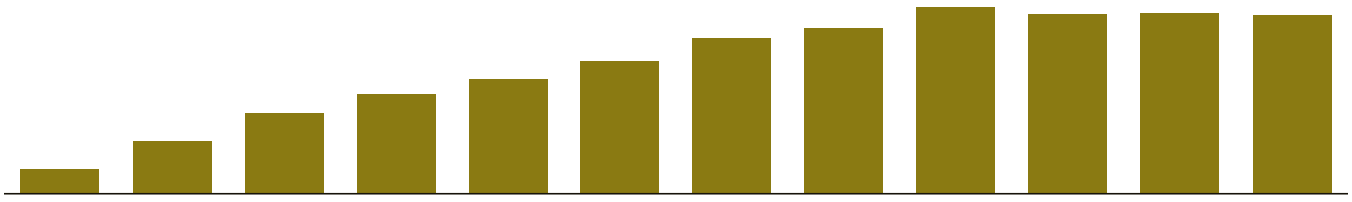
Account 8564-1663-7465
Period 1–31 January 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
59,723,246 s	**+458,654 s**	**-652,195 s**	**59,529,705 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	Turbulence Cover	-9,822	59,713,424
	The cover premium for 2 months is shown as one line, which is how it has been charged, and how the carrier would prefer it were charged, if it were ever asked. Ref. CIBT-3027-C019-5		
16 Jan	Transfer to own account: Delhi Sector	-296,773	59,416,651
	Each month a subscription of 0.30 s is drawn to a reading room at Hall E, whose door has been shut since 3024. The room has not written to say so, and the subscription has continued without comment, which the Bank regards as the loyalty it would like its holders to show. Ref. CIBT-3027-B107-2		
27 Jan	Payroll credit: Harbourfront Shipping	+219,762	59,636,413
	Harbourfront Shipping rounds each month's pay down and each year's pay up, which is the only arrangement under which the year comes out even. This month is an ordinary month, and it was rounded down. Ref. CIBT-3027-DA7B-8		
27 Jan	ATM withdrawal: Delhi Sector	-259,200	59,377,213
	Dispensing took longer than usual because the machine read your card twice, once for each world it had been told you might be on. The second reading agreed with the first, and the withdrawal is correct. Ref. CIBT-3027-174A-5		
28 Jan	ATM withdrawal: Delhi Sector	-86,400	59,290,813
	Posted from the machine's log, not the receipt, the sum comes to 86,400 and no more. The receipt is 0.978 of a unit short, and the machine has been asked what it kept it for. It has not said. Ref. CIBT-3027-DC85-8		
31 Jan	Interest at 4.80% APY	+238,892	59,529,705
	Interest for the month was rounded to the nearest whole second at the close of the Pallas Ring 10 day. The second left over is paid at the next close rather than kept, and the Bank reports that this has happened 55 times since 3023. Ref. CIBT-3027-EC2F-0		

Closing balance, month by month

Highest 60,332,529 s · lowest 44,546,386 s



February 3026 January 3027

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 3027-01