CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 277, Pallas Ring 10

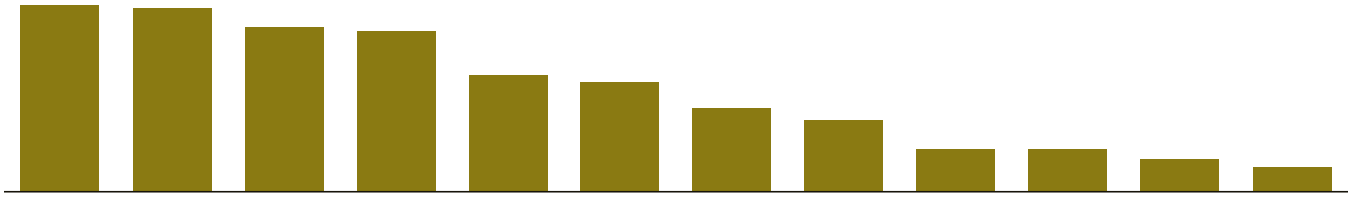
Account 8564-1663-7465
Period 1–31 October 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,635,124 s	**+445,250 s**	**-1,151,829 s**	**47,928,545 s**

Date	Description	Amount (s)	Balance (s)
16 Oct	New Time™ exchange	+30,948	48,666,072
	The exchange was paused for 28 days at your request while you considered whether to bring in the rest. You did not, and the exchange resumed at the rate it had stood at before the pause, which the Bank takes to be the rate you wanted. Ref. CIBT-3029-6191-5		
22 Oct	Transfer to own account: L4 Habitat	-890,829	47,775,243
	The standing sundry of 890,829 to Priya Valderrama is paid on the last working day of each quarter, as instructed, and has been since 3025. The reference line has been left blank every time, and the other party has not complained of it. Ref. CIBT-3029-AE86-0		
23 Oct	ATM withdrawal: L4 Habitat	-259,200	47,516,043
	Xan Eskeland remarks that the machine has been dispensing for longer than the branch has had a name, and has never once asked to be thanked. Ref. CIBT-3029-764C-4		
27 Oct	Slippage fee (L4 Habitat, 2 transfers)	-1,800	47,514,243
	The fee was added to your statement, then added again to be certain. The totals agree, and the second addition has been kept on file as a matter of form. Ref. CIBT-3029-A37E-6		
28 Oct	Payroll credit: Harbourfront Shipping	+219,762	47,734,005
	When a wage is paid in halves of a watch, the half left over goes to whichever pay period is the shorter. This month is the shorter one, so the 0.952 is yours, and it has been posted to you. Ref. CIBT-3029-1C2A-7		
31 Oct	Interest at 4.80% APY	+194,540	47,928,545
	The fee on the interest has been waived, the interest on this account having exceeded the fee for the first time since it was opened. The Bank takes the view that a charge should not be larger than the thing it is charged on. Ref. CIBT-3029-96CE-3		

Closing balance, month by month

Highest 62,674,236 s · lowest 47,928,545 s



November 3028 October 3029

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 3029-10