CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ravensworth
Unit 1, Pallas Ring 10

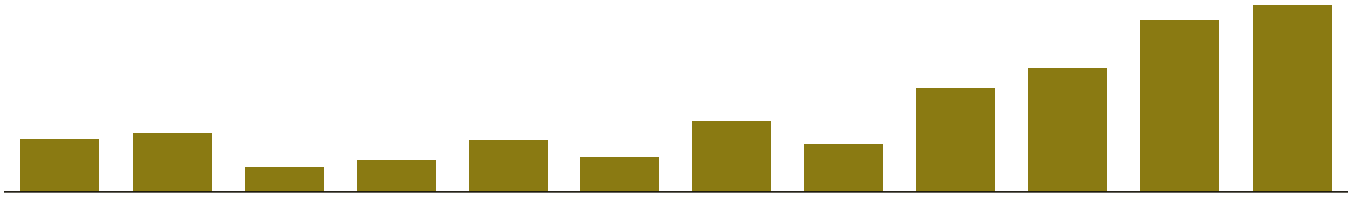
Account 8564-4792-8321
Period 1–31 December 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
166,768,480 s	**+3,964,737 s**	**-260,400 s**	**170,472,817 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Slippage fee (Luna, 2 transfers)	-1,200	166,767,280
	The fee on your transfers to Harbourfront Shipping's staff account is charged once in each direction, since the firm holds that a pay packet should not be asked to cross twice. The relay does not hold with that view, and the firm does not hold with the relay. Ref. CIBT-3015-380B-2		
01 Dec	Deposit: Hall E	+1,882,087	168,649,367
	This is your fifth deposit of the year, made on the 1st as it has been since the lease began. The officers count the notes before you arrive, and the count has never been off. Ref. CIBT-3015-3C58-8		
05 Dec	Payroll credit: Harbourfront Shipping	+1,443,371	170,092,738
	Wages from Harbourfront Shipping arrived at Luna on a public holiday of that world, when the exchange was closed. No fee was taken for the wait, and no interest was lost, since the Bank counts the holiday as a working day for its own purposes. Ref. CIBT-3015-2A66-4		
10 Dec	ATM withdrawal: Luna	-259,200	169,833,538
	Harbourfront Shipping arranges for its staff's wages to be drawn at Luna on pay day, but your share goes out a day late, because your pay is credited when the firm finishes counting it. Ref. CIBT-3015-0564-8		
31 Dec	Interest at 4.60% APY	+639,279	170,472,817
	Eleven offices handled the interest on this account for 3010 on its way to the ledger, and it arrived at each one exactly as it left the last. The auditors have asked whether this is the depositor's doing or the offices', and have been told both, in that order. Ref. CIBT-3015-D7C3-2		

Closing balance, month by month

Highest 170,472,817 s · lowest 130,225,376 s



January 3015 December 3015

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 4792-8321 3015-12