CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Ravensworth
Unit 298, Pallas Ring 10

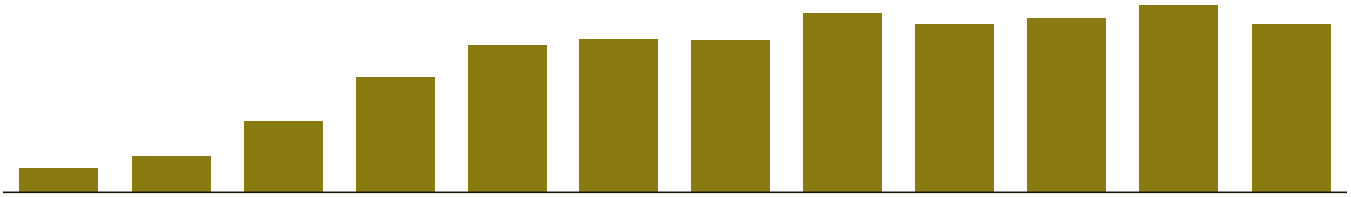
Account 8564-4792-8321
Period 1–31 October 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
219,350,577 s	**+2,284,214 s**	**-8,251,369 s**	**213,383,422 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Slippage fee (Venus, 3 transfers)	-900	219,349,677
	Slippage on the 3 crossings to Venus is charged at the rate posted for the hour of each crossing. The transfers were made at first light, when the two clocks are least alike. The Bank does not know whether that hour was chosen. It knows that it has been chosen every month since 3015. Ref. CIBT-3016-D601-1		
09 Oct	ATM withdrawal: Venus	-172,800	219,176,877
	The Automated Temporal Machine at Venus is the only one on its world that pays in days rather than in coin. Depositors who use it write about it in the visitors' book, usually as though it were a privilege, and the branch has never corrected them. Ref. CIBT-3016-E21F-0		
10 Oct	ATM withdrawal: Venus	-259,200	218,917,677
	The posting was held 28 Standard days because a trolley had been left across the concourse in front of the relay's hatch. The trolley was moved on the 10th, and the posting followed it. Ref. CIBT-3016-1DC3-7		
11 Oct	Payroll credit: Harbourfront Shipping	+1,443,371	220,361,048
	The Teller has put a small cross beside the figure and written beside it, in pencil, "as expected". This is how she signs off the staff wages each month. Ref. CIBT-3016-8FD9-3		
20 Oct	Memory Vault: box 38-453, quarter	-259,200	220,101,848
	Box 38-453 spent a quarter in transit and was carried past the lift four times without being stopped at any of its floors. The lift has been asked about this and has declined, pleasantly, to discuss it. Ref. CIBT-3016-000D-4		
30 Oct	Transfer to own account: Venus	-7,559,269	212,542,579
	Copies are charged by the page, and any part of a day left over from a sheet is rounded up, so 28 pages cost one day more than their arithmetic. The Bank regards this as the way its sums are done, not as a charge. Ref. CIBT-3016-B837-0		
31 Oct	Interest at 4.60% APY	+840,843	213,383,422
	Asked for the figure, the Teller reads it aloud, then offers the other figure, the one the Bank does not print. You declined, and she has written that down. Ref. CIBT-3016-41E5-5		

Closing balance, month by month

Highest 219,350,577 s · lowest 166,768,480 s



November 3015 — October 3016

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  3016-10`