CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 32, Pallas Ring 10

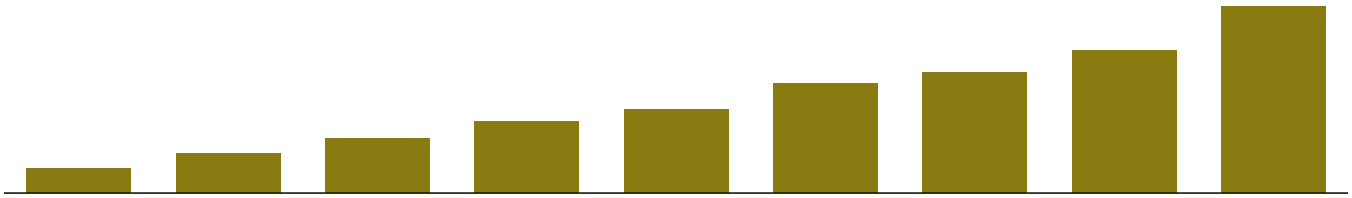
Account 8564-1663-7465
Period 1–30 November 2947
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,591,824 s	**+3,412,389 s**	**-349,200 s**	**12,655,013 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Slippage fee (L4 Habitat, 4 transfers)	-3,600	9,588,224
	An earlier line charged slippage in minutes where the crossing was in seconds. The unit has been corrected and the fee of 3,600 s stands; only the label on last month's line was wrong. Ref. CIBT-2947-93FC-9		
06 Nov	ATM withdrawal: L4 Habitat	-172,800	9,415,424
	Asked whether the machine had been adjusted since your last visit, the Teller said it had been adjusted by a second officer, who was then adjusted by a third, and that the Bank was satisfied with the result. Ref. CIBT-2947-FCD0-7		
22 Nov	Deposit: Hall E	+3,374,022	12,789,446
	The deposit came to 3,374,022 with 0.984 of a second left in the envelope's own calculation. The Bank has declined to refund it on the grounds that it was never yours to lose. The officers regard the decision as fair, and have said so in writing. Ref. CIBT-2947-3009-8		
23 Nov	ATM withdrawal: L4 Habitat	-172,800	12,616,646
	The withdrawal waited 19 minutes in the queue at the Hall E hatch, after the cash had been counted. The Bank has credited those minutes back to your account as interest on the sum, at the day's rate. Ref. CIBT-2947-31C9-8		
30 Nov	Interest at 4.80% APY	+38,367	12,655,013
	The interest for 5 days has been paid without the usual charge on a balance held at a branch other than your own. The charge was waived because the balance was never in any branch: it was in transit, and transit is not charged. Ref. CIBT-2947-A67A-3		

Closing balance, month by month

Highest 12,655,013 s · lowest 1,321,915 s



March 2947 November 2947

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 2947-11