CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 105, Pallas Ring 10

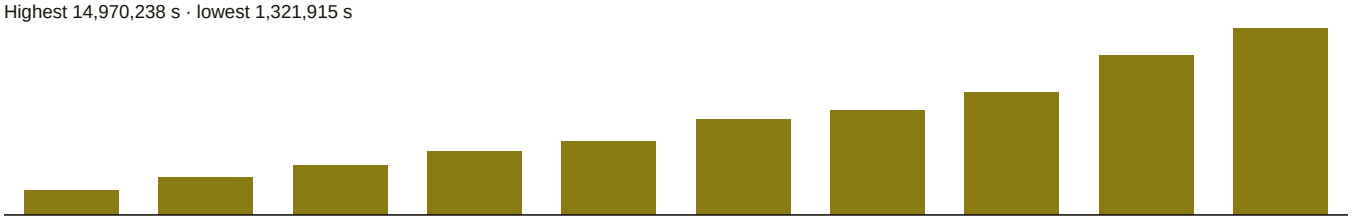
Account 8564-1663-7465
Period 1–31 December 2947
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,655,013 s	**+2,591,165 s**	**-275,940 s**	**14,970,238 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Payroll credit: Harbourfront Shipping	+219,762	12,874,775
	Pay for 31 days was held at Vancouver Sector while the employer's office agreed its own calendar with the Bank's. The two calendars agreed on the 3rd, and the credit followed the same afternoon. Ref. CIBT-2947-0E22-1		
06 Dec	Turbulence Cover	-11,940	12,862,835
	Premiums on the Vancouver Sector run are rounded up to the whole day for each completed journey. A short crossing is therefore charged the same as a long one, and the Bank has been asked to explain this, and has done so in writing. Ref. CIBT-2947-AACB-7		
12 Dec	ATM withdrawal: Vancouver Sector	-259,200	12,603,635
	You fold each withdrawal into the same wallet and count it once at home before you come back for the next. The officers have never seen the wallet, but the custodian says it is always the correct weight. Ref. CIBT-2947-1A04-8		
14 Dec	Slippage fee (Vancouver Sector, 8 transfers)	-4,800	12,598,835
	A customer of long standing can predict the fee on 8 crossings to within a second. You are that customer, and the officer has stopped predicting it, to spare you the trouble of being right. Ref. CIBT-2947-E076-0		
30 Dec	Deposit: Hall E	+2,320,783	14,919,618
	Counted at the window while the Teller was reading a letter from her sister about a kettle. The count is right. The kettle is not mentioned anywhere else on the file. Ref. CIBT-2947-B992-4		
31 Dec	Interest at 4.80% APY	+50,620	14,970,238
	Your employer, Harbourfront Shipping, pays a small sum into this account each month as a benefit of its staff scheme. It appears on its own line, and the Bank has not been asked to judge whether the scheme is generous, only whether it is prompt, which it is. Ref. CIBT-2947-5E68-6		

Closing balance, month by month

Highest 14,970,238 s · lowest 1,321,915 s



March 2947 December 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 2947-12