CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 178, Pallas Ring 10

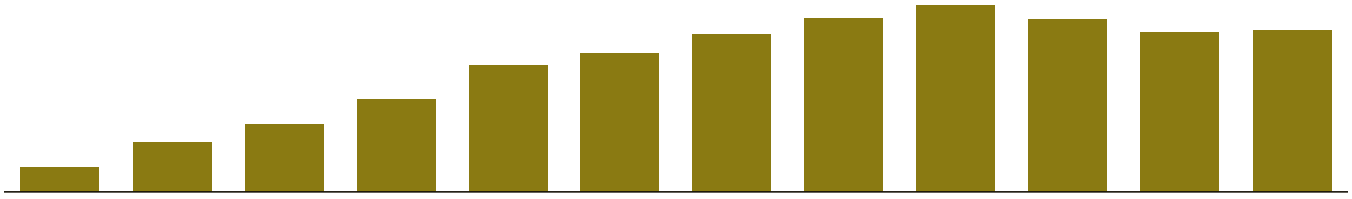
Account 8564-1663-7465
Period 1–30 November 2948
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
29,973,492 s	**+339,655 s**	**-118,620 s**	**30,194,527 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Payroll credit: Harbourfront Shipping	+219,762	30,193,254
	The wage on the 8th is credited in the same sum as last month and the month before, and has been the same since 2947. Harbourfront Shipping describes this as the sum you were engaged for, and the Bank has found no reason to dispute it. Ref. CIBT-2948-75D6-5		
08 Nov	Turbulence Cover	-20,095	30,173,159
	You pay the premium in advance for the quarter and then ask the Bank, each month, to confirm the advance is still in order. The Bank confirms it, and waives the 0.30 s charge for the confirmation, which it considers a service to itself. Ref. CIBT-2948-97DD-3		
21 Nov	Slippage fee (Bronx Sector, 3 transfers)	-2,700	30,170,459
	The 0.30 s on this line is the crossing's share of the relay's upkeep, not the crossing itself. The upkeep is set by the posted rates, and it is the only part of the fee the Bank does not set. Ref. CIBT-2948-E4D1-3		
24 Nov	Transfer to own account: Bronx Sector	-95,825	30,074,634
	The internal audit found this item sitting between two others that were both correct, which it thought worth recording. It has been reconciled and now sits alone, which the audit regards as tidier. Ref. CIBT-2948-0E5A-0		
30 Nov	Interest at 4.80% APY	+119,893	30,194,527
	The interest was worked to the second on the Bank's own tables of rounded seconds, which is printed in a smaller type than the rest of the statement and is read with a glass. The figure agrees with the table to the last digit. Ref. CIBT-2948-8D2D-7		

Closing balance, month by month

Highest 32,923,153 s · lowest 14,970,238 s



December 2947 November 2948

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 2948-11