CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 339, Pallas Ring 10

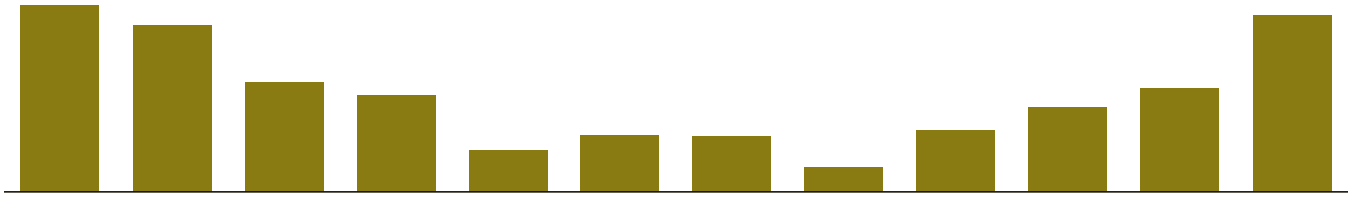
Account 8564-1663-7465
Period 1–30 November 2949
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,525,288 s	**+3,204,398 s**	**-15,413 s**	**25,714,273 s**

Date	Description	Amount (s)	Balance (s)
09 Nov	Slippage fee (Nairobi Sector, 2 transfers)	-1,800	22,523,488
	Transfers are rounded to the nearest tenth of a second before the fee is worked out, a tenth being the smallest unit the relay will keep. Your 2 crossings therefore cost 1,800 s, a figure you may check against the posted rates. Ref. CIBT-2949-3680-5		
14 Nov	Turbulence Cover	-13,613	22,509,875
	The Bank has dropped its administration charge on this claim, the carrier having dropped its own for the delay first. A policy, it feels, should not cost more than the journey. Ref. CIBT-2949-6746-1		
22 Nov	Payroll credit: Harbourfront Shipping	+219,762	22,729,637
	The wage from Harbourfront Shipping is credited on the 22nd and passed to your account the same day, with no receiving charge. The arrangement is older than the account, and nobody at Hall E has ever thought to ask for it to change. Ref. CIBT-2949-DF8B-6		
26 Nov	Deposit: Hall E	+2,894,535	25,624,172
	Harbourfront Shipping pays into this account in the morning and draws the same sum out in the afternoon, and the statement shows both lines in that order, which the auditors call the only honest order for them. Ref. CIBT-2949-446E-3		
30 Nov	Interest at 4.80% APY	+90,101	25,714,273
	Interest on the Europa account is credited in the cold hour before the station's dawn, at the same posted rate as ours, out of courtesy to the ice. Ref. CIBT-2949-0D32-3		

Closing balance, month by month

Highest 26,138,752 s · lowest 19,110,796 s



December 2948 November 2949

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 2949-11