CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 109, Pallas Ring 10

Account 8564-1663-7465
Period 1–30 November 2950
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,259,233 s	**+348,798 s**	**-3,275,652 s**	**29,332,379 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Transfer to own account: Oakland Sector	-3,015,552	29,243,681
	Harbourfront Shipping has asked the Bank to charge its own sundries to your account, refund them to the firm, and send the firm a statement showing that the two cancel out. They do, to the second, which the firm has found alarming. Ref. CIBT-2950-A5A9-8		
09 Nov	Payroll credit: Harbourfront Shipping	+219,762	29,463,443
	Harbourfront Shipping pays its wages on the 9th and its bonuses on whatever day its board is in good humour, which the Bank reads from the size of the credit. This month's bonus was 219,762, and the board's spirits are noted on file. Ref. CIBT-2950-4FE8-5		
24 Nov	ATM withdrawal: Oakland Sector	-86,400	29,377,043
	The Teller would like it recorded that the cash was never in doubt, only in transit, and that transit is the Bank's business and not the cash's. Ref. CIBT-2950-39EA-0		
25 Nov	ATM withdrawal: Oakland Sector	-172,800	29,204,243
	The 25th of each month is the day you take 2 Standard days from the Oakland Sector machine, as you have since 2948. The machine has the cash ready before you arrive, which the officer on the concourse considers a courtesy to both of you. Ref. CIBT-2950-1334-1		
25 Nov	Slippage fee (Oakland Sector, 1 transfers)	-900	29,203,343
	You have started sending a small transfer the moment the Oakland Sector relay opens, ahead of the day's larger crossings. The rest of the day then goes through with less argument, and the officer on the counter has written this down as a sensible habit. Ref. CIBT-2950-F70A-6		
30 Nov	Interest at 4.80% APY	+129,036	29,332,379
	Interest for 30 days was held at the relay at Oakland Sector until a second officer there confirmed the rate. The rate was the one posted here, which she said she had expected, and the days are paid in full. Ref. CIBT-2950-01E0-2		

Closing balance, month by month

Highest 35,429,814 s · lowest 27,530,555 s



December 2949 November 2950

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 2950-11