CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 103, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 2951
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
29,733,275 s	**+338,695 s**	**-2,116,216 s**	**27,955,754 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Tallinn Sector, 4 transfers)	-3,600	29,729,675
	A crossing from Hall E this month was made against a receiving clock that had been read in advance, as though the seconds had not yet slipped. The fee has been charged on the reading that arrived first, and the order in which the readings came has been recorded. Ref. CIBT-2951-896E-5		
14 Jan	Payroll credit: Harbourfront Shipping	+219,762	29,949,437
	The wage waited 30 days for a supervisor who was on a long shift and could sign only when it ended. The supervisor signed on the 14th, and the credit went out the same hour. Ref. CIBT-2951-2D50-8		
14 Jan	Transfer to own account: Tallinn Sector	-2,112,616	27,836,821
	The Bank converts a sundry from days by taking the posted rate to four places and rounding to two. A charge that began as a whole number may therefore end a second short of where it began, which is the rule and not an error. Ref. CIBT-2951-CA87-2		
31 Jan	Interest at 4.80% APY	+118,933	27,955,754
	The interest for 30 days was kept in a sleeve that was once somebody's wallet cover until the rate could be confirmed, and was then posted at the rate in force on each of those days. Nothing is owed on the wait, the interest having accrued to the account throughout. Ref. CIBT-2951-590C-4		

Closing balance, month by month

Highest 35,429,814 s · lowest 27,955,754 s



February 2950 January 2951

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 2951-01