CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 336, Pallas Ring 10

Account 8564-1663-7465
Period 1–30 November 2952
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,749,895 s	**+362,761 s**	**-864,188 s**	**35,248,468 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Transfer to own account: Montréal Sector	-853,730	34,896,165
	A sundry raised on the 4th described the document as filed at Hall E, when it was filed at Montréal Sector. The description has been amended. The charge is the same, and it was the only thing on the form that was wrong. Ref. CIBT-2952-0E55-3		
11 Nov	Slippage fee (Montréal Sector, 1 transfers)	-600	34,895,565
	Mars crossings are settled in Mars days, which the relay at Montréal Sector keeps in step with ours by a method it describes as approximate. The fee for 1 crossings is 600 s. Ref. CIBT-2952-248C-5		
17 Nov	Turbulence Cover	-9,858	34,885,707
	Under the Cover rounding rule a delay of less than a minute is not claimable, and a delay of a minute and a half is paid as one. This claim was for 36 minutes and a fraction, and was settled on the whole minutes. Ref. CIBT-2952-667E-2		
29 Nov	Payroll credit: Harbourfront Shipping	+219,762	35,105,469
	Wages from Harbourfront Shipping, paid on the last working day of the month, have been credited to 8564-1663-7465 by standing instruction since 2949. The instruction is renewed each quarter by the same officer, who has stopped reading it. Ref. CIBT-2952-3854-2		
30 Nov	Interest at 4.80% APY	+142,999	35,248,468
	On the Montréal Sector side of the account the interest is computed on the local clock and carried across by relay, so the balance here is always a little younger than the one there. The Bank has been asked to age it, and has declined, on the grounds that interest does not age. Ref. CIBT-2952-E0F4-9		

Closing balance, month by month

Highest 40,944,133 s · lowest 31,388,193 s



December 2951 November 2952

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.

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