CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 381, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,233,010 s	**+348,694 s**	**-1,627,234 s**	**30,954,470 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: Harbourfront Shipping	+219,762	32,452,772
	The Harbourfront Shipping pay for the month includes a fee for a Rhyme Federation verse the firm commissioned for its own canteen. The verse is licensed for the canteen and not for the wage, and the Desk has said so in the margin. Ref. CIBT-2953-6F28-1		
08 Jan	ATM withdrawal: Callisto	-259,200	32,193,572
	The auditors asked what the machine does with the fraction left in its drawer. It keeps it, as its instructions say, and the fraction has been carried into the next cash-time count where it belongs. Ref. CIBT-2953-B8C0-8		
18 Jan	Slippage fee (Callisto, 2 transfers)	-600	32,192,972
	The slippage on the 2 crossings to Callisto fell on the same second as the Harbourfront Shipping remittance, so the two were charged together. Each pays its own 0.30 s, and the statement shows them on one line for reasons of space. Ref. CIBT-2953-0020-5		
26 Jan	Turbulence Cover	-7,461	32,185,511
	Last month's lakes surcharge was entered in error. The route crosses a salt flat that the timetable calls a lake, for reasons the timetable does not give. The surcharge is withdrawn in full. Ref. CIBT-2953-473A-4		
30 Jan	Transfer to own account: Callisto	-1,359,973	30,825,538
	On each of the last 3 statements you have asked for the sundry line to be described in full. The Bank has described it in full each time, and each time you have written back asking for the description to be shorter. Ref. CIBT-2953-C2A9-0		
31 Jan	Interest at 4.80% APY	+128,932	30,954,470
	Interest of 4.80% APY is credited on the 31st of every month, and the same figure is copied onto a transfer note kept at the branch since 2949. The note is the one slip the Bank keeps twice, so that the two copies can be seen to agree. Ref. CIBT-2953-A558-8		

Closing balance, month by month

Highest 40,944,133 s · lowest 30,954,470 s



February 2952 January 2953

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 2953-01