CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 374, Pallas Ring 10

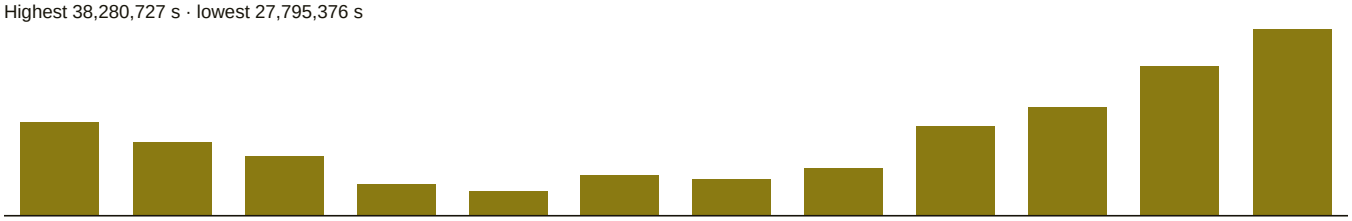
Account 8564-1663-7465
Period 1–30 November 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,867,514 s	**+2,693,703 s**	**-280,490 s**	**38,280,727 s**

Date	Description	Amount (s)	Balance (s)
13 Nov	Deposit: Hall E	+2,550,233	38,417,747
	The Teller says that in all her years at the window she has been surprised by a great many people and by almost no envelopes at all. This one was no exception, and the sum on it was right. Ref. CIBT-2953-B661-4		
15 Nov	ATM withdrawal: Kepler Ring	-86,400	38,331,347
	Posted from the machine's log, not the receipt, the sum comes to 86,400 and no more. The receipt is 0.943 of a unit short, and the machine has been asked what it kept it for. It has not said. Ref. CIBT-2953-461E-5		
15 Nov	Turbulence Cover	-18,290	38,313,057
	The 9-minute delay between Kepler Ring and Pallas Ring 10 was caused by a second carrier's delay at the same dock, which had itself been caused by the first. The policy pays for the first delay only, and the first is the one that was paid. Ref. CIBT-2953-3B26-2		
22 Nov	Slippage fee (Kepler Ring, 5 transfers)	-3,000	38,310,057
	The slippage on this line has been struck through in the Bank's own hand, with a note in the margin: "Our side, not yours." Nothing is owed. Ref. CIBT-2953-4C6F-4		
24 Nov	ATM withdrawal: Kepler Ring	-172,800	38,137,257
	The 24th withdrawal at Kepler Ring is the one you set up as a recurring instruction. The machine asks you to confirm it each time, which you do, and the sum has not varied by a single turn in all that time. Ref. CIBT-2953-15BE-8		
30 Nov	Interest at 4.80% APY	+143,470	38,280,727
	Interest for the 30 days from the 30th was held at the Pallas Ring 10 office until its rate had been checked against the Head Office. It was credited the following morning, and it had accrued throughout, as interest does. Ref. CIBT-2953-BFC0-2		

Closing balance, month by month

Highest 38,280,727 s · lowest 27,795,376 s



December 2952 November 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 2953-11