CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 282, Pallas Ring 10

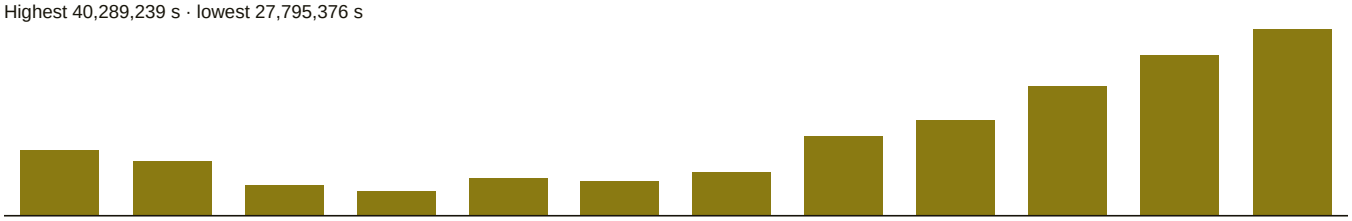
Account 8564-1663-7465
Period 1–31 December 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,280,727 s	**+2,378,027 s**	**-369,515 s**	**40,289,239 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	ATM withdrawal: Luna	-172,800	38,107,927
	Your draw at Luna came out 0.946 day heavier than asked, as it does each month. The Bank has charged the difference to the machine, which has agreed to repay it in kind. Ref. CIBT-2953-FCD4-8		
12 Dec	Turbulence Cover	-23,915	38,084,012
	The Ceres run was covered under this policy until the 12th, when the route was moved to the Belt. The premium has been adjusted for the longer distance, and the underwriter has written to say that the Belt is further, and that the Bank may charge accordingly. Ref. CIBT-2953-3E07-4		
13 Dec	Deposit: Hall E	+2,005,143	40,089,155
	Your 2,005,143 was counted in notes of a size the Bank has not printed since 2948. The Teller accepted them at face value and said only, to herself, that she had once kept notes of that size in a jar. Ref. CIBT-2953-EB9D-1		
18 Dec	Payroll credit: Harbourfront Shipping	+219,762	40,308,917
	Harbourfront Shipping asks the Bank to note that the wage on this statement is the sum due, not the sum promised. The two were discussed and found to differ. The difference is 219,762 and is payable in the next period, if the discussion has ended by then. Ref. CIBT-2953-0A86-4		
23 Dec	ATM withdrawal: Luna	-172,800	40,136,117
	The 2 Standard days you drew at Luna is an advance against Harbourfront Shipping's pay, authorised in writing by its payroll office and to be recovered from the next credit. Ref. CIBT-2953-7868-2		
31 Dec	Interest at 4.80% APY	+153,122	40,289,239
	The officer found the interest 42 seconds larger than the balance that had been reported, and asked the depositor whether the difference was a gift. The depositor said it was the interest, and the officer agreed that it generally is. Ref. CIBT-2953-D77D-7		

Closing balance, month by month

Highest 40,289,239 s · lowest 27,795,376 s



January 2953 December 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 2953-12