CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 297, Pallas Ring 10

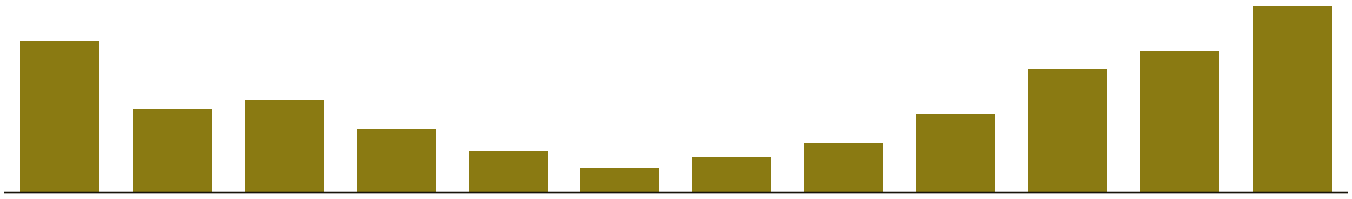
Account 8564-1663-7465
Period 1–31 October 2955
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
42,038,902 s	**+3,047,250 s**	**-534,859 s**	**44,551,293 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Slippage fee (Vancouver Sector, 1 transfers)	-900	42,038,002
	Harbourfront Shipping pays its slippage in advance on the first Monday of each quarter, a sum of 0.30 s held against the year's crossings. The advance has never been drawn on, and the firm has never asked for it back. Ref. CIBT-2955-F1CB-5		
14 Oct	ATM withdrawal: Vancouver Sector	-259,200	41,778,802
	An allowance of 3 Standard days is paid at Vancouver Sector on the first morning of each quarter. It was set in 2953 and has been paid on time ever since, which the Bank regards as the only thing about the account it is entitled to be proud of. Ref. CIBT-2955-FF42-5		
19 Oct	Turbulence Cover	-15,559	41,763,243
	Premium for Turbulence Cover, charged by the year and not by the trip. A single crossing to Vancouver Sector is therefore paid for in full, along with the rest of the year, which the carrier calls good value and the Bank calls arithmetic. Ref. CIBT-2955-4B76-0		
21 Oct	Deposit: Hall E	+2,879,095	44,642,338
	Harbourfront Shipping has asked to be named on the deposit slip. The Bank does not name depositors' employers on slips, but has agreed to name it in the file, which Harbourfront Shipping has accepted with what the file describes as good grace. Ref. CIBT-2955-CD8B-0		
27 Oct	ATM withdrawal: Vancouver Sector	-259,200	44,383,138
	The 3 Standard days you drew at Vancouver Sector is an advance against Harbourfront Shipping's pay, approved in writing by its payroll office and to be recovered from the next credit. Ref. CIBT-2955-E2E6-5		
31 Oct	Interest at 4.80% APY	+168,155	44,551,293
	Auditors' note: the interest on 8564-1663-7465 for the 31st was checked in three hands, and the three agreed. The auditors have recorded the agreement and asked no one to explain it. Ref. CIBT-2955-A675-0		

Closing balance, month by month

Highest 44,551,293 s · lowest 35,556,045 s



November 2954 October 2955

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 2955-10