CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 185, Pallas Ring 10

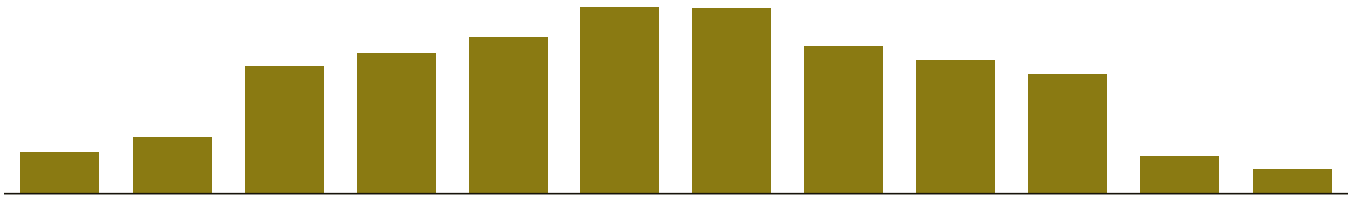
Account 8564-1663-7465
Period 1–31 October 2958
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
54,588,786 s	**+438,117 s**	**-1,028,987 s**	**53,997,916 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Payroll credit: Harbourfront Shipping	+219,762	54,808,548
	Harbourfront Shipping asked that its wages be credited before the close of the Titan day rather than after it, so its staff could spend them that night. The Bank allowed it once, and the staff have not been told the Bank was asked. Ref. CIBT-2958-E10C-9		
11 Oct	Slippage fee (Titan, 4 transfers)	-1,200	54,807,348
	You send the first transfer of each month at the minute the relay resets its clock, and the officer has stopped asking how you know the minute. Ref. CIBT-2958-0BA2-5		
17 Oct	ATM withdrawal: Titan	-172,800	54,634,548
	You stand at the machine at Titan for the length of one slow bell, then walk away before the receipt has finished printing. The officer on the concourse has timed the pause at 58 minutes, and has not once seen the machine kept waiting. Ref. CIBT-2958-90B5-0		
21 Oct	Transfer to own account: Titan	-854,987	53,779,561
	Harbourfront Shipping has asked the Bank to charge its own sundries to your account, refund them to the firm, and send the firm a statement showing that the two cancel out. They do, to the second, which the firm has found alarming. Ref. CIBT-2958-8E53-5		
31 Oct	Interest at 4.80% APY	+218,355	53,997,916
	You ask to see the interest figure before the statement is printed, and the officer shows it across the counter with the pen still in hand. You nod, sign for the statement, and collect the same figure, a little later, in print. Ref. CIBT-2958-6A0D-1		

Closing balance, month by month

Highest 61,377,760 s · lowest 53,997,916 s



November 2957 October 2958

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 2958-10