CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 239, Pallas Ring 10

Account 8564-1663-7465
Period 1–30 November 2958
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
53,997,916 s	**+435,753 s**	**-2,249,988 s**	**52,183,681 s**

Date	Description	Amount (s)	Balance (s)
19 Nov	ATM withdrawal: London Sector	-86,400	53,911,516
	The Automated Temporal Machine at London Sector is the only one on its world that pays in days rather than in coin. Depositors who use it write about it in the visitors' book, usually as though it were a privilege, and the branch has never corrected them. Ref. CIBT-2958-7288-3		
20 Nov	Transfer to own account: London Sector	-2,161,188	51,750,328
	Paid to Priya Valderrama through this account on the 20th, with a note that reads only "for the rest of it". The Bank has forwarded the money and the note, and has no means of knowing what the rest is. Ref. CIBT-2958-83B6-3		
23 Nov	Slippage fee (London Sector, 8 transfers)	-2,400	51,747,928
	The standing transfer to 8564-6342-4007 crosses at the same hour each fortnight and pays the same fee each time, 0.30 s. The Bank has worked out the year's total and sent it to you in advance, and you have filed it without comment. Ref. CIBT-2958-7611-3		
26 Nov	Payroll credit: Harbourfront Shipping	+219,762	51,967,690
	The slip with this pay said that the enclosed sum was not a bonus. The officer checked it, found that it was not, and asked us to say that the slip was the first document from Harbourfront Shipping to be plain about money without being asked. Ref. CIBT-2958-A850-8		
30 Nov	Interest at 4.80% APY	+215,991	52,183,681
	No fee on your first statement, which the Bank waives for every account in its opening period. For this account that is the one period in which nothing had yet been earned, and the Bank does not charge for it. Ref. CIBT-2958-D845-5		

Closing balance, month by month

Highest 61,377,760 s · lowest 52,183,681 s



December 2957 November 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 2958-11