CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 289, Pallas Ring 10

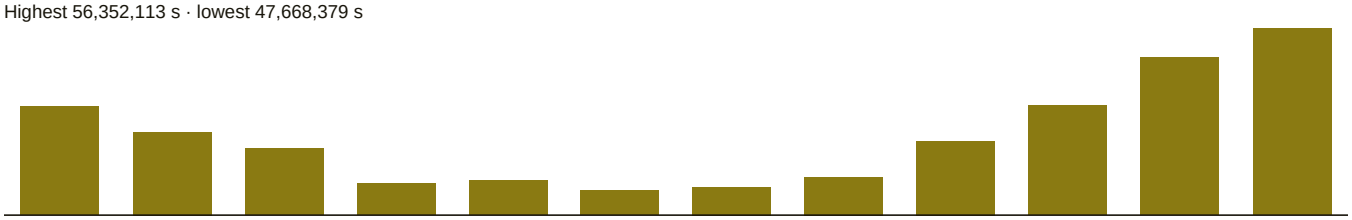
Account 8564-1663-7465
Period 1–31 October 2959
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
54,787,893 s	**+2,109,092 s**	**-544,872 s**	**56,352,113 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	ATM withdrawal: Mars Station	-259,200	54,528,693
	Elif Xiomara asked how long the balance had been wrong. The answer was that it had never been wrong, only held on the wrong line, and that the line is now corrected. Ref. CIBT-2959-8ECE-8		
20 Oct	Slippage fee (Mars Station, 3 transfers)	-900	54,527,793
	The far relay at Mars Station keeps its reference by the turning of a ring, so each crossing is recorded against the ring's position on the day it was sent. The ring was slow on the 20th, and the fee of 0.30 s stands as the ring had it. Ref. CIBT-2959-65EE-2		
21 Oct	Turbulence Cover	-25,572	54,502,221
	Each leg of a journey was listed as a separate journey, so the premium was charged by the minute carried. The Bank has accepted that reading as the lesser of the two. Ref. CIBT-2959-A6F0-4		
24 Oct	ATM withdrawal: Mars Station	-259,200	54,243,021
	You take slightly less than you are owed each month and leave the difference in the slot, where the machine keeps it for you. The Bank has not yet decided whether to call this a deposit. Ref. CIBT-2959-DF14-6		
25 Oct	Deposit: Hall E	+1,889,941	56,132,962
	Coin deposits are counted in lots of 17 seconds, and any part of a lot under one second goes to the Bank's rounding line. This deposit had no such part, so the rounding line is no different for it. Ref. CIBT-2959-6BC7-9		
31 Oct	Interest at 4.80% APY	+219,151	56,352,113
	No fee applies to the interest earned while the account was between branches, since the account was in transit and interest does not stop at a counter. Ref. CIBT-2959-C52B-3		

Closing balance, month by month

Highest 56,352,113 s · lowest 47,668,379 s



November 2958 October 2959

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 2959-10