CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 97, Pallas Ring 10

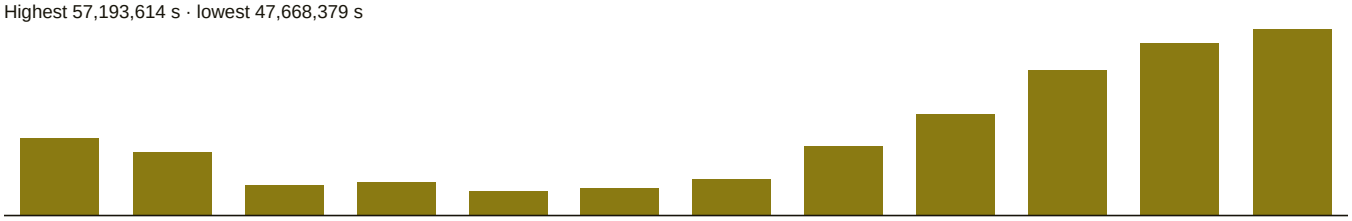
Account 8564-1663-7465
Period 1–30 November 2959
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,352,113 s	**+1,361,101 s**	**-519,600 s**	**57,193,614 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Deposit: Hall E	+915,931	57,268,044
	Harbourfront Shipping pays its overtime as a single sum on the eve of each holiday, and this deposit was the first to be made on the eve itself. The counter asked whether this was a special arrangement. The officer said it was a Tuesday. Ref. CIBT-2959-12DD-2		
13 Nov	Payroll credit: Harbourfront Shipping	+219,762	57,487,806
	The credit was held in suspense for 49 days because the remittance had been rounded up to the nearest whole unit, and has now been released. No charge has been made for the hold. Ref. CIBT-2959-526C-1		
15 Nov	ATM withdrawal: Svalbard	-259,200	57,228,606
	You asked the Bank to say which way the withdrawal had been rounded. It was rounded both ways, once by the machine and once by the Bank. The two roundings came to 0.962, and the Bank has kept neither. Ref. CIBT-2959-B4B7-6		
19 Nov	ATM withdrawal: Svalbard	-259,200	56,969,406
	Why this withdrawal took 43 minutes was the auditors' question. The relay's log shows the machine waiting for the Bank's confirmation and the Bank waiting for the machine. The auditors have found this to be nobody's fault, and have recorded it as their finding. Ref. CIBT-2959-83F6-8		
26 Nov	Slippage fee (Svalbard, 2 transfers)	-1,200	56,968,206
	The 2 transfers waited 31 days at the relay behind a crowd of others from Harbourfront Shipping. The relay asks that the crowd be counted in the fee, and the Bank has declined, since a crowd has no seconds of its own to lose. Ref. CIBT-2959-1131-5		
30 Nov	Interest at 4.80% APY	+225,408	57,193,614
	Interest for 7 days was not paid this month because the account was in transit between two branches, and interest is paid only when an account is at rest. It accrued all the same, and it has been paid on arrival. Ref. CIBT-2959-0646-5		

Closing balance, month by month

Highest 57,193,614 s · lowest 47,668,379 s



December 2958 November 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 2959-11