CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 324, Pallas Ring 10

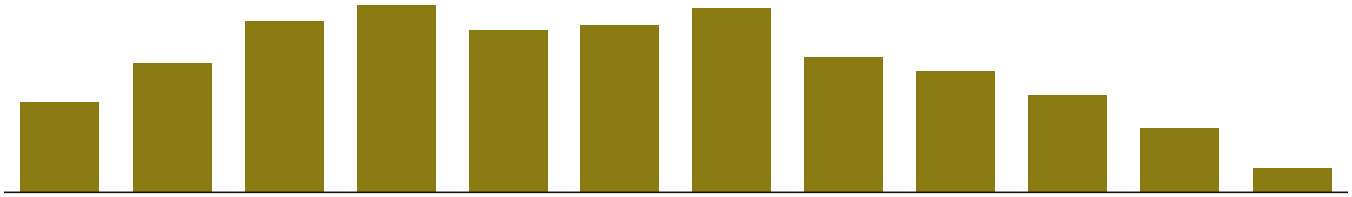
Account 8564-1663-7465
Period 1–31 October 2960
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
55,622,813 s	**+442,253 s**	**-2,844,912 s**	**53,220,154 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Lagos Sector, 6 transfers)	-1,800	55,621,013
	The short route was closed for 29 Standard days, so your 6 transfers went the long way round at no extra charge, the Bank having decided the long way was its own fault. Ref. CIBT-2960-F07C-9		
05 Oct	Payroll credit: Harbourfront Shipping	+219,762	55,840,775
	Harbourfront Shipping's pay office keeps the hour of its own bell, which rings 28 minutes before ours. Its wages therefore reach the Bank at the start of a day that, by our reckoning, has not yet begun, and the Bank has accepted them on the understanding that they are on time. Ref. CIBT-2960-4ACC-0		
14 Oct	Transfer to own account: Lagos Sector	-2,397,995	53,442,780
	Lagrange posts its sundries at the close of its own shift, which is not the close of the day. This one was posted at the start of a shift the Head Office does not keep, and nobody has yet asked for it back. Ref. CIBT-2960-644F-7		
20 Oct	ATM withdrawal: Lagos Sector	-259,200	53,183,580
	Your employer's office sent the cash for this withdrawal in days, and the machine paid it out in ours. No conversion fee was taken, the employer having paid for the conversion in advance. Ref. CIBT-2960-9334-0		
22 Oct	ATM withdrawal: Lagos Sector	-172,800	53,010,780
	A fee of 0.30 s was charged on this withdrawal, rounded up to the next whole second as the schedule requires. The schedule rounds the other way for sums under one day, which is why the figure on your receipt and the figure on this line do not always agree. Ref. CIBT-2960-DEAB-7		
22 Oct	Turbulence Cover	-13,117	52,997,663
	The Lagos Sector office has reviewed the turbulence on its run and confirms that the delay was 29 minutes, which the policy pays at the route's rate. The rate was set before the route was built, which the underwriters say is the only way anyone has ever been paid in advance for weather. Ref. CIBT-2960-BFA1-9		
31 Oct	Interest at 4.80% APY	+222,491	53,220,154
	Harbourfront Shipping pays your salary into this account on the last working day of the month, and interest on the sum runs from the moment it arrives. The firm's payroll office considers this a little unfair to its own budget, and has said so in a memo it did not send. Ref. CIBT-2960-97EF-0		

Closing balance, month by month

Highest 63,022,695 s · lowest 53,220,154 s



November 2959 October 2960

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  2960-10`