CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 142, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
52,929,116 s	**+431,478 s**	**-2,344,940 s**	**51,015,654 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	Slippage fee (Phobos, 3 transfers)	-1,800	52,927,316
	Your habit is to send each transfer back the way it came, to be sure it arrived. The relay counts that as a second crossing and charges for it, and you regard the charge as the price of certainty, which the Bank has no argument against. Ref. CIBT-2960-5645-1		
26 Dec	Payroll credit: Harbourfront Shipping	+219,762	53,147,078
	The Authority's levy on the Harbourfront Shipping wage was taken at the reference second, which the Authority set after the wage had been paid. The difference of 0.30 s has been credited to this month, and the Bank has not been asked to explain the order of events. Ref. CIBT-2960-8769-1		
27 Dec	Transfer to own account: Phobos	-2,343,140	50,803,938
	You leave a pencil on the counter at Hall E after every sundry, with the point turned towards the officer. The officer has never asked why, and has begun to keep a sharpener in the same place. Ref. CIBT-2960-6A64-4		
31 Dec	Interest at 4.80% APY	+211,716	51,015,654
	The Phobos branch credits interest by its own clock, which runs 0.975 slower than the Head Office's. The Bank has paid the difference rather than keep it, a practice the branch calls customary and the Audit Committee calls unusual. Ref. CIBT-2960-6C95-0		

Closing balance, month by month

Highest 63,022,695 s · lowest 51,015,654 s



January 2960 December 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 2960-12