CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 200, Pallas Ring 10

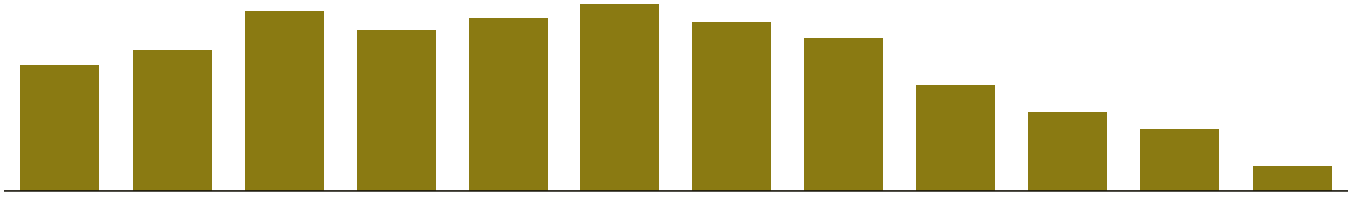
Account 8564-1663-7465
Period 1–31 October 2962
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
52,220,294 s	**+428,643 s**	**-3,191,644 s**	**49,457,293 s**

Date	Description	Amount (s)	Balance (s)
14 Oct	Payroll credit: Harbourfront Shipping	+219,762	52,440,056
	Harbourfront Shipping pays from a dock that keeps no day the Bank recognises. The wage arrives on the dock's own day, which the Bank converts into the nearest Standard day and sends on without comment. Ref. CIBT-2962-58EA-4		
14 Oct	Slippage fee (New Orleans Sector, 4 transfers)	-3,600	52,436,456
	You read the slippage line aloud at the counter, with the number of crossings first, as though the crossings were the news and the fee the explanation. The officer has begun to answer in the same order. Ref. CIBT-2962-A773-7		
19 Oct	Transfer to own account: New Orleans Sector	-3,015,244	49,421,212
	Sundries round the other way from deposits. Where a deposit rounds down, a sundry rounds up, so the Bank is never out of pocket by a fraction in either direction; this one has been rounded up by 0.986. Ref. CIBT-2962-82A0-0		
22 Oct	ATM withdrawal: New Orleans Sector	-86,400	49,334,812
	You take the cash at New Orleans Sector and drop it straight into the lobby box in the same minute, all of it. The box is locked, the key is kept by the Teller, and no one has yet asked her for it back. Ref. CIBT-2962-05E4-3		
24 Oct	ATM withdrawal: New Orleans Sector	-86,400	49,248,412
	Withdrawal at the Automated Temporal Machine on the New Orleans Sector concourse. The machine was serviced the following morning; the custodian's report notes nothing unusual about your transaction. Ref. CIBT-2962-8F18-2		
31 Oct	Interest at 4.80% APY	+208,881	49,457,293
	Interest at the Europa branch arrives through the ice-shaft relay in batches, so this month's credit came in three parts on the same day. The statement adds them up for you, and the officers have asked that you do not check the arithmetic by hand, since they already have. Ref. CIBT-2962-244A-0		

Closing balance, month by month

Highest 61,648,731 s · lowest 49,457,293 s



November 2961 October 2962

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 2962-10