CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 87, Pallas Ring 10

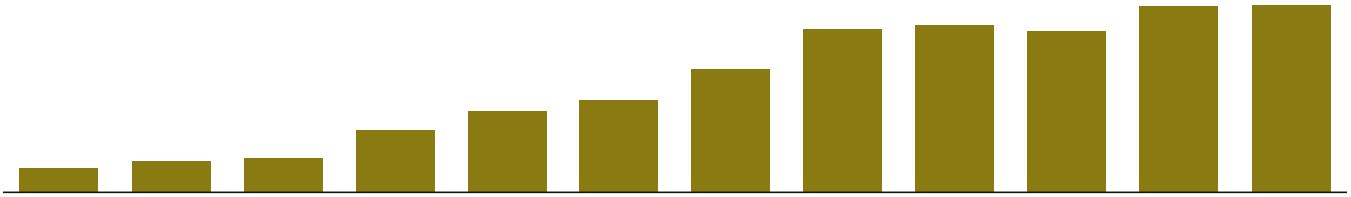
Account 8564-1663-7465
Period 1–31 March 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,398,698 s	**+508,851 s**	**-447,392 s**	**56,460,157 s**

Date	Description	Amount (s)	Balance (s)
06 Mar	Turbulence Cover	-14,792	56,383,906
	The Venus Cloudport crossing is covered only in the morning, when the cloud is thinnest, and the premium is adjusted to match the thinness. Ref. CIBT-2964-E571-9		
09 Mar	Payroll credit: Harbourfront Shipping	+219,762	56,603,668
	The São Paulo Sector branch pays its wages on the day of the local harvest, which is never the same day twice. The branch asks that the payment be posted on the day the harvest was counted, and the Bank has agreed. Ref. CIBT-2964-0901-5		
11 Mar	Deposit: Hall E	+63,495	56,667,163
	Every envelope you deposit is sealed before it reaches the counter, and each is opened in the order you sealed it. The officers record you as the most orderly holder on file. Ref. CIBT-2964-675F-5		
18 Mar	ATM withdrawal: São Paulo Sector	-172,800	56,494,363
	The withdrawal waited 20 minutes behind a customer who was counting coins into a bag and had reached a sum the machine could not take. The bag was counted again, the machine took the sum, and yours was served after. Ref. CIBT-2964-F28A-4		
29 Mar	ATM withdrawal: São Paulo Sector	-259,200	56,235,163
	The machine's secondary keypad was used for this request rather than the primary one. Both keypads are on the same circuit. The log records the request twice and the dispensing once, which is correct, and which the auditors have said they expected. Ref. CIBT-2964-6AFC-9		
30 Mar	Slippage fee (São Paulo Sector, 1 transfers)	-600	56,234,563
	An auditor's pencil mark sits beside the 30th line, where a figure was checked three times against three different clocks and came out the same each time. The mark is not a query. Ref. CIBT-2964-0D0F-7		
31 Mar	Interest at 4.80% APY	+225,594	56,460,157
	You have never once checked the interest line on the day the statement arrives. You check it on the day it is posted instead. The Bank has adjusted its posting schedule to match, and you have not been told. Ref. CIBT-2964-4862-5		

Closing balance, month by month

Highest 56,460,157 s · lowest 44,834,558 s



April 2963 March 2964

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  2964-03`