CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 59, Pallas Ring 10

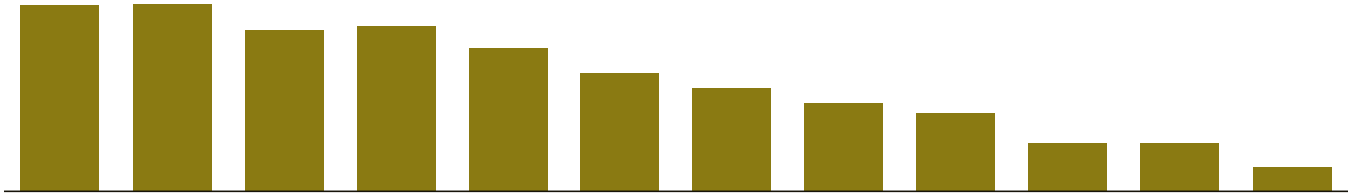
Account 8564-1663-7465
Period 1–31 January 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
40,151,641 s	**+380,368 s**	**-3,183,898 s**	**37,348,111 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: Lagos Sector	-3,072,400	37,079,241
	Auditors: the sundry of 3,072,400 is recorded at the sum keyed on the day, not the sum the form states. The form was corrected by hand in a different ink, and both figures are on file. The auditors have chosen to believe the one with the stamp on it. Ref. CIBT-2965-6D00-2		
14 Jan	Payroll credit: Harbourfront Shipping	+219,762	37,299,003
	Your pay was held 30 days while Harbourfront Shipping argued with the Bank about whether a month of this kind has thirty days or thirty-one. The argument was settled in the employer's favour, and the Bank has conceded the extra day with reluctance. Ref. CIBT-2965-620C-3		
15 Jan	Slippage fee (Lagos Sector, 2 transfers)	-1,800	37,297,203
	The crossing was slow because the relay was waiting for a second confirmation from Lagos Sector, and the confirmation was waiting for a clerk who had stepped out. The clerk has been asked to step back in sooner, and has said he will try. Ref. CIBT-2965-EDD0-7		
16 Jan	Turbulence Cover	-23,298	37,273,905
	The Teller asked whether a delay at the counter is covered. The policy says it is not. She has said she will keep asking until someone sends her a form. Ref. CIBT-2965-D614-7		
28 Jan	ATM withdrawal: Lagos Sector	-86,400	37,187,505
	Harbourfront Shipping has installed a second terminal beside the concourse machine and asks that your withdrawals be routed through whichever is quieter. The Bank has agreed, and the firm's terminal has been the quieter one on your days since 2964. Ref. CIBT-2965-C308-6		
31 Jan	Interest at 4.80% APY	+160,606	37,348,111
	The Lagos Sector branch credits interest by its own clock, which runs 0.976 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-2965-A99F-3		

Closing balance, month by month

Highest 56,460,157 s · lowest 37,348,111 s



February 2964 January 2965

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 2965-01