CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 327, Pallas Ring 10

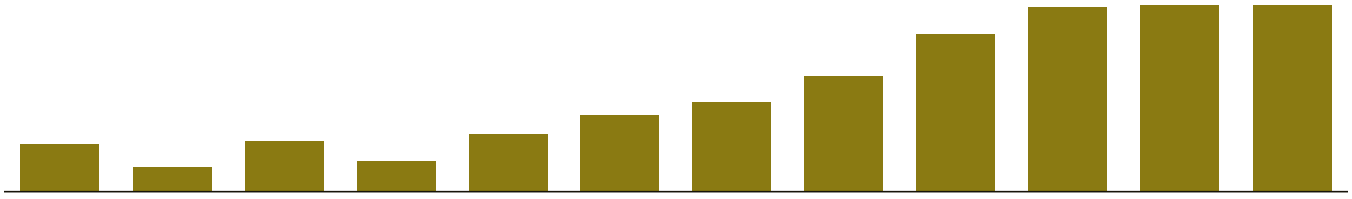
Account 8564-1663-7465
Period 1–31 December 2967
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,661,645 s	**+378,408 s**	**-395,064 s**	**39,644,989 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Payroll credit: Harbourfront Shipping	+219,762	39,881,407
	The crew at Luna are paid in days by Harbourfront Shipping, and the remittance reaches Hall E already converted. A Teller who has checked the conversion by hand twice reports that it is correct, and that her first figure was the right one. Ref. CIBT-2967-A1EC-6		
06 Dec	ATM withdrawal: Luna	-172,800	39,708,607
	Your withdrawal of 2 Standard days at the Luna machine was drawn on the account your employer pays into, at the employer's request, so that the wages are available on the day they arrive. Ref. CIBT-2967-5C53-0		
12 Dec	Slippage fee (Luna, 6 transfers)	-3,600	39,705,007
	The standing transfer to 8564-6342-4007 crosses 6 times a month at 0.30 s a crossing, and the officer enters the figure in pencil as a reminder and in ink when it is paid. The pencil has not needed rubbing out since 2963. Ref. CIBT-2967-5DBD-1		
26 Dec	Transfer to own account: Luna	-218,664	39,486,343
	The sundry was credited 31 days late, as the pair's first Zarane quote was copied onto a Mars board by a clerk who had been told the figure was a joke. The date on the slip stands for the purposes of interest. Ref. CIBT-2967-19F2-2		
31 Dec	Interest at 4.80% APY	+158,646	39,644,989
	The first second of each month's interest is paid to the florist at Hall E, by a standing instruction you gave in 2966. The florist sends a card with the flowers, and the Bank has never been asked to read it. Ref. CIBT-2967-CA8B-0		

Closing balance, month by month

Highest 39,661,645 s · lowest 29,189,991 s



January 2967 December 2967

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 2967-12