CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 71, Pallas Ring 10

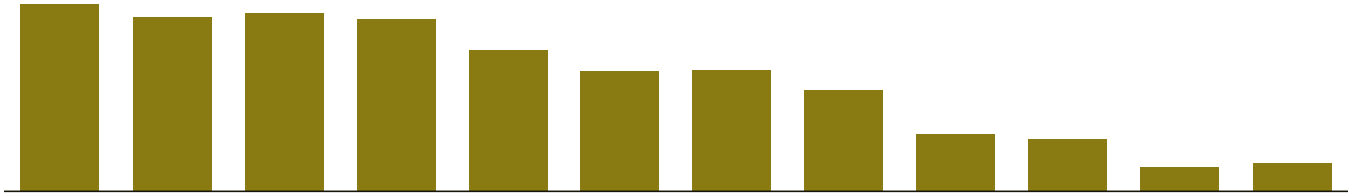
Account 8564-1663-7465
Period 1–30 November 2970
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,357,667 s	**+770,598 s**	**-435,600 s**	**21,692,665 s**

Date	Description	Amount (s)	Balance (s)
15 Nov	ATM withdrawal: Kepler Ring	-172,800	21,184,867
	Each fortnight 0.965 turns are drawn at Kepler Ring for the lending library at Pallas Ring 10, and returned on your next visit. The officer enters the two lines side by side, so that neither one is mistaken for a gift. Ref. CIBT-2970-85E2-8		
18 Nov	Payroll credit: Harbourfront Shipping	+219,762	21,404,629
	Salary from Harbourfront Shipping, paid in turns and converted at the posted rate on the day it arrived. Harbourfront Shipping has asked us to say that its rate is set by its own treasury and not by the Bank, and the Bank has noted this with the courtesy it shows all employers. Ref. CIBT-2970-6519-3		
18 Nov	Slippage fee (Kepler Ring, 4 transfers)	-3,600	21,401,029
	Fees are worked to the nearest whole second on the way out and to the nearest five on the way in, so a transfer that lands half a second early pays nothing and one that lands half a second late pays in full. The rule was written for a relay that has since been decommissioned, and the Bank has kept it out of regard for the relay. Ref. CIBT-2970-B46B-8		
21 Nov	ATM withdrawal: Kepler Ring	-259,200	21,141,829
	The machine's log for the 21st was checked against the custodian's count and this statement. All three agree to the unit. The one entry marked unusual records only that the cash was counted in daylight. Ref. CIBT-2970-29F0-5		
29 Nov	Deposit: Hall E	+465,406	21,607,235
	The slip showed the sum twice, once in turns and once in ours, both copied from the same figure. The Bank has kept the one that was counted, which is ours, and struck the other, which was the depositor's hope. Ref. CIBT-2970-0C74-2		
30 Nov	Interest at 4.80% APY	+85,430	21,692,665
	Interest for the 30th was posted from the balance before the deposit, because the slip had been filed a day behind the envelope it came in. The figure has been worked again on the full balance, and the 32 seconds owed to you are on the line beneath. Ref. CIBT-2970-B0EE-2		

Closing balance, month by month

Highest 36,324,459 s · lowest 21,357,667 s



December 2969 November 2970

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 2970-11