CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 248, Pallas Ring 10

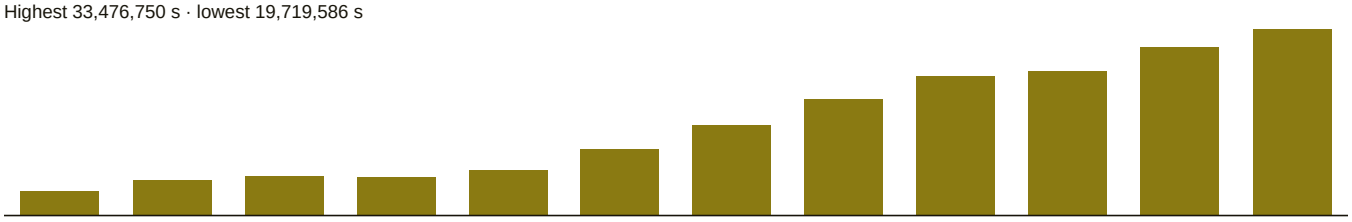
Account 8564-1663-7465
Period 1–30 November 2971
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,913,583 s	**+1,911,467 s**	**-348,300 s**	**33,476,750 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	ATM withdrawal: Phobos	-172,800	31,740,783
	Cash at Phobos, the third time this month you have asked for sols and then asked for them back in figures. The machine does not mind. The Teller, consulted, says that she does, a little. Ref. CIBT-2971-3D5C-0		
06 Nov	Deposit: Hall E	+1,564,051	33,304,834
	You write the amount on the envelope in figures and then again in words, and the words always run one letter longer than the figures would need. The officer reads the words. The figures have never once been wrong, and the Bank would not presume to tell you how to spell. Ref. CIBT-2971-72B5-5		
09 Nov	Payroll credit: Harbourfront Shipping	+219,762	33,524,596
	The wage arrived in one lump, as the employer asked, and the Teller has written in the margin: one lump, not two, please note the lump. Ref. CIBT-2971-3529-2		
13 Nov	ATM withdrawal: Phobos	-172,800	33,351,796
	The 13th of every month brings the draw of 2 Standard days, which the machine dispenses at the same minute as the local bell for the first shift. Nobody has asked the machine to do this. It keeps its own timetable. Ref. CIBT-2971-45CC-0		
25 Nov	Slippage fee (Phobos, 9 transfers)	-2,700	33,349,096
	Auditors' query on 9 crossings between Hall E and Phobos: the fee was reckoned on the two clocks as they stood at each crossing, not as they stand now. The auditors describe this as the only honest way to reckon a clock. Ref. CIBT-2971-403F-2		
30 Nov	Interest at 4.80% APY	+127,654	33,476,750
	The rate of 4.80% APY was applied to the balance, and the result rounded to the figure the depositor expected, which is rarer than it should be. A fraction of a second is not shown on the statement; it is kept in the Bank's books for the depositor's use. Ref. CIBT-2971-54F0-4		

Closing balance, month by month

Highest 33,476,750 s · lowest 19,719,586 s



December 2970 November 2971

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 2971-11