CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 213, Pallas Ring 10

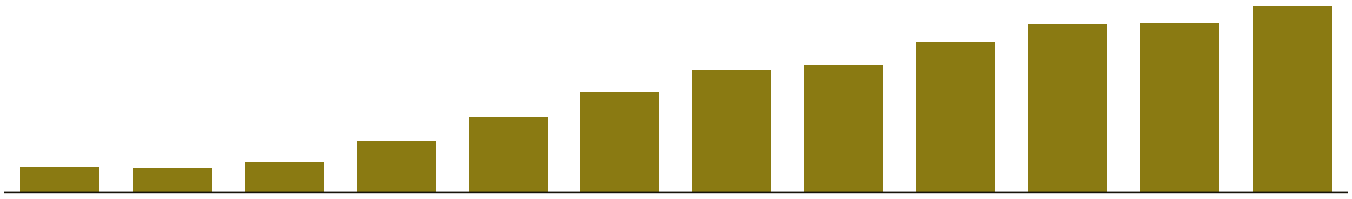
Account 8564-1663-7465
Period 1–31 January 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
33,607,962 s	**+1,475,864 s**	**-900 s**	**35,082,926 s**

Date	Description	Amount (s)	Balance (s)
13 Jan	Payroll credit: Harbourfront Shipping	+219,762	33,827,724
	A credit from Harbourfront Shipping, carrying the note "for the work done in the cold". The Teller has accepted the credit and asks whether the note is a clause in the contract or a remark from the foreman. She has not been able to find out and has decided to leave it where it is. Ref. CIBT-2972-BC62-9		
18 Jan	Deposit: Hall E	+1,121,671	34,949,395
	Each note on the slip was rounded to its own whole unit before the total was taken, so the total is 0.985 lower than the figure written on the envelope. The total is the one that matters, and it is correct. Ref. CIBT-2972-201B-5		
24 Jan	Slippage fee (Kepler Ring, 3 transfers)	-900	34,948,495
	You cross to Kepler Ring on the 24th of each month, always in the early hours before the relay opens, so the fee is charged at the early-hours rate. The officers say it is the lowest the Bank has ever posted. Ref. CIBT-2972-0080-2		
31 Jan	Interest at 4.80% APY	+134,431	35,082,926
	You come to the window on the 31st of each month to see the interest before the Teller reads it, and the Teller has begun to read it a shade more slowly, so that you may be right first. Ref. CIBT-2972-9B2B-1		

Closing balance, month by month

Highest 35,082,926 s · lowest 20,921,516 s



February 2971 January 2972

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 2972-01