CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 204, Pallas Ring 10

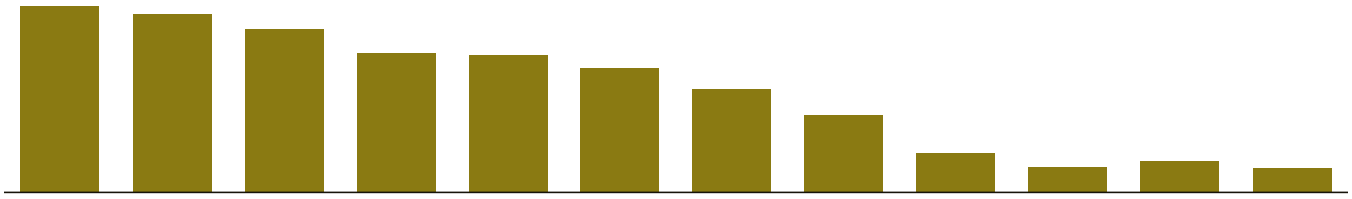
Account 8564-1663-7465
Period 1–30 November 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
25,316,312 s	**+321,027 s**	**-852,407 s**	**24,784,932 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Transfer to own account: L4 Habitat	-849,407	24,466,905
	Sundries that fall on a public holiday are charged at a flat 19 seconds, a figure set in 2971 for reasons the Bank has since mislaid and that nobody who would have known has asked after. Ref. CIBT-2974-0C7A-9		
10 Nov	Slippage fee (L4 Habitat, 5 transfers)	-3,000	24,463,905
	Slippage fee for 5 transfers between Hall E and L4 Habitat. The fee is set out in the posted rates and covers the reconciliation of the two branches' clocks, which is still done by hand. Ref. CIBT-2974-C407-6		
17 Nov	Payroll credit: Harbourfront Shipping	+219,762	24,683,667
	The Harbourfront Shipping remittance was keyed while a porter whistled two bars of something and stopped. The cashier has asked that the sound be left off the record and the figure left on it. Ref. CIBT-2974-9715-8		
30 Nov	Interest at 4.80% APY	+101,265	24,784,932
	On the 30th the rate at L4 Habitat was confirmed only after the local office had closed its own year, which it does in a different season, so the interest was posted 31 days late. The rate was 4.80% APY on the day the interest was earned, as the posted table shows. Ref. CIBT-2974-C6A9-7		

Closing balance, month by month

Highest 37,523,718 s · lowest 24,784,932 s



December 2973 November 2974

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 2974-11