CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 42, Pallas Ring 10

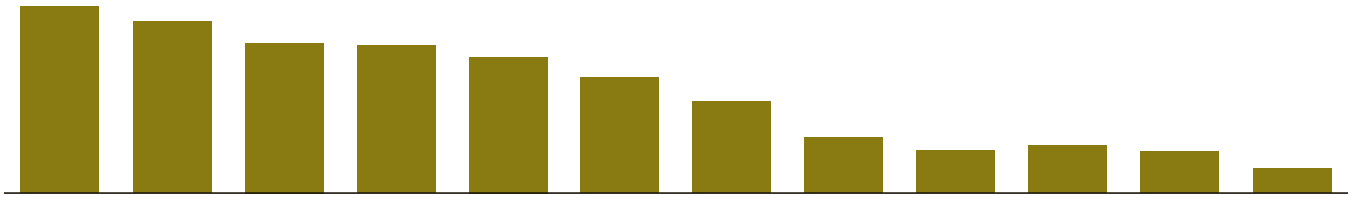
Account 8564-1663-7465
Period 1–31 December 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,784,932 s	**+318,901 s**	**-1,750,222 s**	**23,353,611 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	Slippage fee (The Belt, 6 transfers)	-3,600	24,781,332
	The fee was calculated on the relay's clock, which had been set an hour fast for a festival. It has been recalculated on the Bank's clock, and the seconds lost to the festival have been returned to the account in full. Ref. CIBT-2974-D499-8		
16 Dec	Transfer to own account: The Belt	-1,573,822	23,207,510
	Your shift allowance, paid in shifts, was converted at the posted rate. The employer's own rate was one second higher, and the difference is for the employer to settle. Ref. CIBT-2974-565F-4		
19 Dec	Payroll credit: Harbourfront Shipping	+219,762	23,427,272
	Harbourfront Shipping has reviewed your grade, and the credit reflects the review in full. The personnel office was not required to tell the Bank, and did so anyway, out of long habit. Ref. CIBT-2974-8848-4		
30 Dec	ATM withdrawal: The Belt	-172,800	23,254,472
	A withdrawal entered on the 30th as cash was in fact an advance against your next wage, paid by the machine under its own name. The line has been moved to the advances heading, where it was always going to end up. Ref. CIBT-2974-CE40-0		
31 Dec	Interest at 4.80% APY	+99,139	23,353,611
	Interest is calculated to the second and rounded to a whole shift only at the close of the year, so this period's 0.957 has been carried forward. It will be added on the first day of next year, to the second. Ref. CIBT-2974-43DF-5		

Closing balance, month by month

Highest 36,886,324 s · lowest 23,353,611 s



January 2974 December 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 2974-12