CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 369, Pallas Ring 10

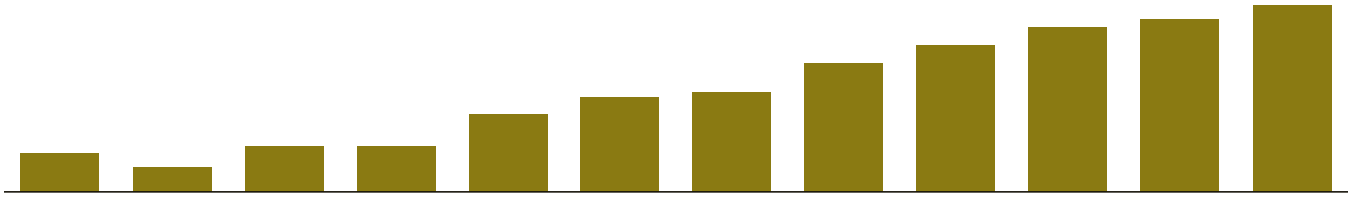
Account 8564-1663-7465
Period 1–31 October 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,615,259 s	**+1,442,021 s**	**-18,842 s**	**40,038,438 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Deposit: Hall E	+1,067,798	39,683,057
	Each deposit is wrapped in the same brown paper, folded at the corners, and you have never explained why. The officers unwrap it for you at the counter, neatly, and wrap it again when you leave. Ref. CIBT-2975-5C8F-1		
15 Oct	Payroll credit: Harbourfront Shipping	+219,762	39,902,819
	The Harbourfront Shipping wages reached 8564-1663-7465 31 days after the employer sent them, because the remittance was signed by an officer who was on leave. A deputy witnessed the signature, and the credit was posted on the day it was complete. Ref. CIBT-2975-C13D-0		
19 Oct	Slippage fee (Mars Station, 3 transfers)	-900	39,901,919
	The fee for 3 crossings was worked at the previous day's rate, which the Bank has since corrected upward. The shortfall of 1,500 seconds is charged this month, and the line beneath shows how it was reached. Ref. CIBT-2975-1A69-0		
26 Oct	Turbulence Cover	-17,942	39,883,977
	You file your claims in the morning, when the claim desk is still opening its post, and the underwriters have noted the hour without remark. The desk has never once been ready for you, and you have never once seemed to mind. Ref. CIBT-2975-50AF-1		
31 Oct	Interest at 4.80% APY	+154,461	40,038,438
	On the day this interest was posted you came to the Hall E counter and asked for the figure to be read aloud. It was read aloud, to the second, and you thanked the officer and left without a word. Ref. CIBT-2975-ECC3-9		

Closing balance, month by month

Highest 40,038,438 s · lowest 23,353,611 s



November 2974 October 2975

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 2975-10