CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 400, Pallas Ring 10

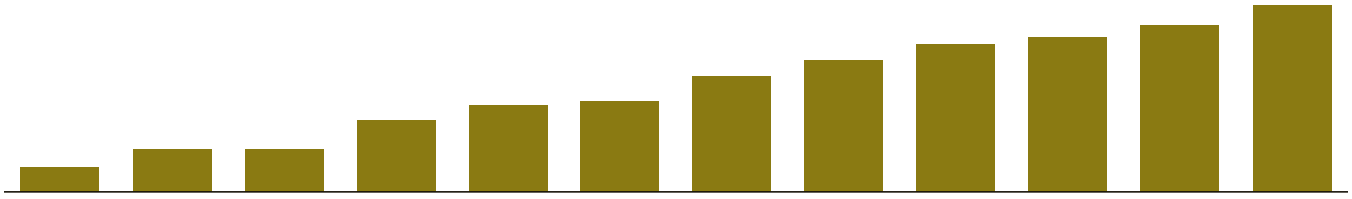
Account 8564-1663-7465
Period 1–30 November 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
40,038,438 s	**+2,342,762 s**	**-28,002 s**	**42,353,198 s**

Date	Description	Amount (s)	Balance (s)
16 Nov	Slippage fee (Titan, 6 transfers)	-5,400	40,033,038
	The Teller counts the seconds on your slip once aloud and once under her breath, and says the second count is the one she trusts. Ref. CIBT-2975-8E69-1		
19 Nov	Deposit: Hall E	+1,962,847	41,995,885
	The handling charge on this deposit has been waived, because the notes were already flat, dry and in order. The counter treats that as a service to the staff rather than to the depositor. Ref. CIBT-2975-13B1-0		
22 Nov	Turbulence Cover	-22,602	41,973,283
	The carrier filed 54 minutes of delay under the wrong crossing and the wrong day, and then filed a corrected form in a hand the underwriters recognised from the year before. The correction was accepted, and the first form has been kept in the file for comparison. Ref. CIBT-2975-C3CA-5		
27 Nov	Payroll credit: Harbourfront Shipping	+219,762	42,193,045
	Audit finding on the payroll line: the Harbourfront Shipping advice was keyed from a card copy, not the original, and the two agree. The card has been in use for 8 years, and the auditors recommend replacing it. The firm has declined. Ref. CIBT-2975-C545-0		
30 Nov	Interest at 4.80% APY	+160,153	42,353,198
	You have not withdrawn your interest in any year since 2970, and it has been credited to your balance at the close of every Pallas Ring 10 day. It now exceeds the principal you first deposited, which you have asked us to confirm for the file. Ref. CIBT-2975-F64D-9		

Closing balance, month by month

Highest 42,353,198 s · lowest 23,353,611 s



December 2974 November 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 2975-11