CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 295, Pallas Ring 10

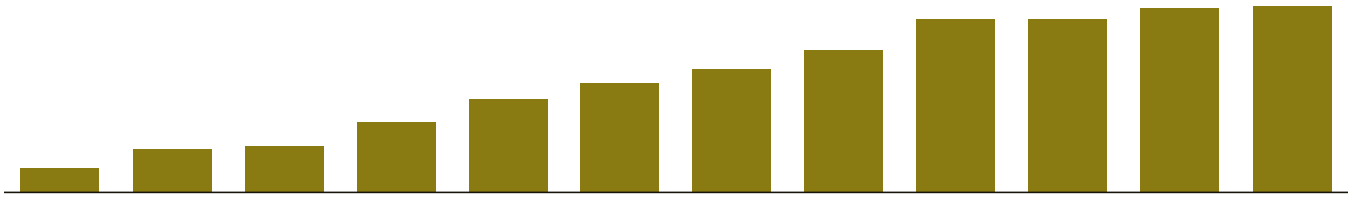
Account 8564-1663-7465
Period 1–30 November 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,343,883 s	**+413,137 s**	**-193,876 s**	**48,563,144 s**

Date	Description	Amount (s)	Balance (s)
09 Nov	Slippage fee (Kepler Ring, 4 transfers)	-3,600	48,340,283
	The auditors have checked the 4 transfers against the Settlement Reserve's copy and found the fee on each to the second. They ask us to note that this is the first account of its kind to pass without a query. Ref. CIBT-2977-F319-4		
14 Nov	Payroll credit: Harbourfront Shipping	+219,762	48,560,045
	Wages from Harbourfront Shipping arrive on the last working day of each month, and have done so since 2975. The Bank has never been asked to change the day and has never had a reason to. Ref. CIBT-2977-0CC2-9		
15 Nov	Transfer to own account: Kepler Ring	-190,276	48,369,769
	Harbourfront Shipping has charged a sundry of its own to your account, on the understanding that you would be grateful for the chance to pay it. The firm holds no account with the Bank, and the sundry is paid in the name of a favour. Ref. CIBT-2977-B63F-8		
30 Nov	Interest at 4.80% APY	+193,375	48,563,144
	The Teller asks whether you would like the interest paid out or left on deposit. You have said deposit every month since your first statement, and she has written it down so you will not be asked again. Ref. CIBT-2977-C7B4-7		

Closing balance, month by month

Highest 48,563,144 s · lowest 30,540,713 s



December 2976 November 2977

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 2977-11