CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 97, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,073,782 s	**+444,057 s**	**-1,411,467 s**	**55,106,372 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Transfer to own account: L4 Habitat	-1,151,967	54,921,815
	A charge for the upkeep of your signature card is levied on the anniversary of the card. The signature has not changed in that time, and the card has not been asked to change. Ref. CIBT-2980-FB76-6		
11 Jan	Slippage fee (L4 Habitat, 1 transfers)	-300	54,921,515
	"Slippage" on your transfers this month was 0.30 s per crossing. You asked the Bank to explain it, and the Bank did. You have asked again. The Bank will explain it again, in the same words, and has added a note that the explanation is not a complaint. Ref. CIBT-2980-02A9-1		
16 Jan	Payroll credit: Harbourfront Shipping	+219,762	55,141,277
	The wage was held 31 days at L4 Habitat because the station's sun had set during the transfer, and the relay would not carry money across a night it had not signed for. Ref. CIBT-2980-3D4A-7		
18 Jan	ATM withdrawal: L4 Habitat	-172,800	54,968,477
	The rounding rule for cash-time at L4 Habitat runs to four clauses, and the machine applies all four, though only the first is printed on the receipt. The second has kept the holder's balance in order since 2978. Ref. CIBT-2980-849E-5		
19 Jan	ATM withdrawal: L4 Habitat	-86,400	54,882,077
	Harbourfront Shipping has set your withdrawal limit at One Standard day a day since 2979, at its own request and for reasons it has not shared. The limit is printed on each receipt beside your name, as it has been from the start. Ref. CIBT-2980-043C-9		
31 Jan	Interest at 4.80% APY	+224,295	55,106,372
	The officer reads the interest figure aloud, reads it again in a lower voice, and then slides the slip across with one finger on the line. The second reading is for the figure. The first was for you. Ref. CIBT-2980-B6A0-4		

Closing balance, month by month

Highest 57,445,872 s · lowest 41,711,823 s



February 2979 January 2980

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 2980-01