CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 251, Pallas Ring 10

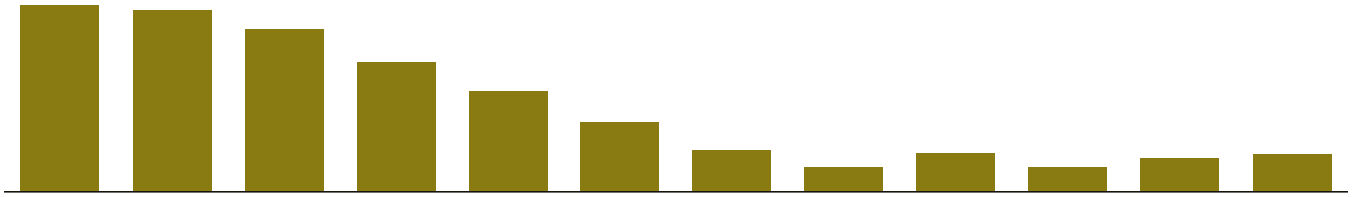
Account 8564-1663-7465
Period 1–30 November 2984
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,080,167 s	**+412,082 s**	**-44,074 s**	**48,448,175 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Slippage fee (Oakland Sector, 3 transfers)	-2,700	48,077,467
	Your transfers from Hall E to Oakland Sector were held at the far relay for 28 Standard days while it waited for a clock to agree with its neighbour. The clock agreed in the end, and the seconds that waited are charged at the posted rate, not at the rate for waiting. Ref. CIBT-2984-F82D-9		
14 Nov	Transfer to own account: Oakland Sector	-41,374	48,036,093
	A charge was raised twice on the 14th, once as a sundry and once as a fee. Only the sundry stands; the fee has been struck through in the ledger, in ink, as the rule requires. Ref. CIBT-2984-0239-1		
17 Nov	Payroll credit: Harbourfront Shipping	+219,762	48,255,855
	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 4 years, and the auditors recommend replacing it. The firm has declined. Ref. CIBT-2984-5B98-7		
30 Nov	Interest at 4.80% APY	+192,320	48,448,175
	The interest for 30 days was held up because the Rate Committee's table was printed in days and had to be turned back into seconds by a clerk who was not sure which way the conversion ran. It ran the right way once it was checked, and the clerk has requested a column in the table to say which way. Ref. CIBT-2984-4B6A-2		

Closing balance, month by month

Highest 60,658,571 s · lowest 47,341,768 s



December 2983 November 2984

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 2984-11