CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 246, Pallas Ring 10

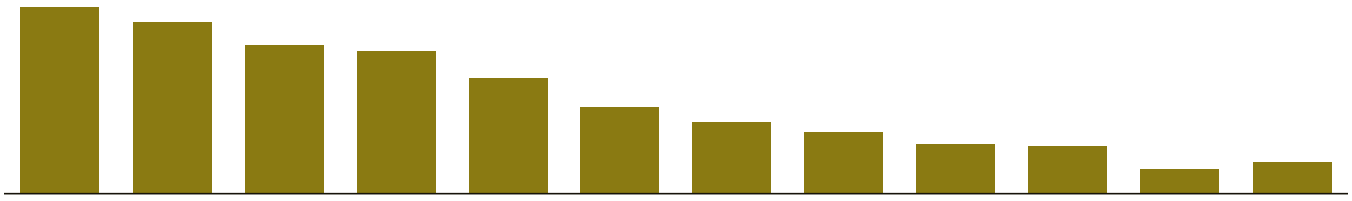
Account 8564-1663-7465
Period 1–31 October 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,023,473 s	**+752,374 s**	**-19,468 s**	**41,756,379 s**

Date	Description	Amount (s)	Balance (s)
14 Oct	Slippage fee (Svalbard, 9 transfers)	-2,700	41,020,773
	Your second transfer waited 28 Standard days at Hall E, because the receiving office was waiting for a confirmation that had been sent to the wrong relay. The confirmation has arrived, and the fee has been calculated from the day it did. Ref. CIBT-2986-59C3-5		
24 Oct	Deposit: Hall E	+368,519	41,389,292
	The envelope from the 24th was held wrapped round the second copy of the same slip until the counter had finished the coins, and the counter asks us to note that the coins were in the right order when they came out. Nothing had been mixed, and nothing needed to be put back. Ref. CIBT-2986-EC0E-0		
25 Oct	Turbulence Cover	-16,768	41,372,524
	A premium was shown as due on the 25th when it fell due on the 25th of the following month. The statement has been corrected; the payment was not late and no interest is owed on it. Ref. CIBT-2986-14A6-7		
26 Oct	Payroll credit: Harbourfront Shipping	+219,762	41,592,286
	Your charge for an early credit from Harbourfront Shipping was dropped at the counter. The money had arrived before the period it paid for, and the Bank holds that a wage which comes early should not be fined for its enthusiasm. Ref. CIBT-2986-4ED8-2		
31 Oct	Interest at 4.80% APY	+164,093	41,756,379
	Interest on the Lagrange deposit is held in the station's own dark, where it accrues without a clock, and is brought across on the first morning of each period. The rate it earned is the one posted, and nobody has yet found a station that wants the dark back. Ref. CIBT-2986-62A2-6		

Closing balance, month by month

Highest 57,783,625 s · lowest 41,023,473 s



November 2985 October 2986

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 2986-10