CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 225, Pallas Ring 10

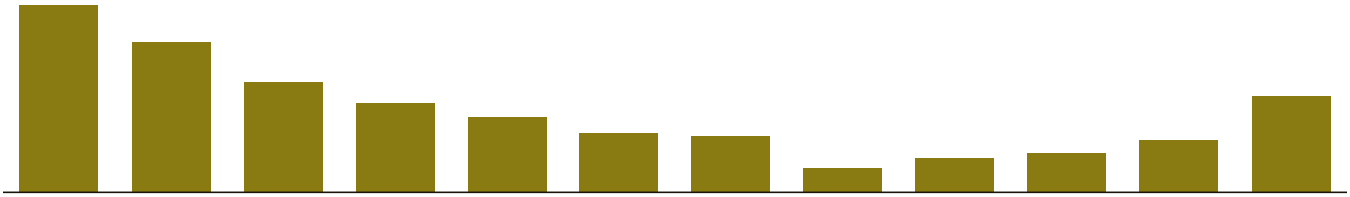
Account 8564-1663-7465
Period 1–31 January 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,120,978 s	**+3,605,734 s**	**-273,713 s**	**46,452,999 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+3,213,489	46,334,467
	Auditors' sample: this deposit was traced from the counter drawer to the slip and back, and found to have kept its place throughout. The auditors record this as a way of keeping one's word in small amounts. Ref. CIBT-2987-CD72-8		
05 Jan	Turbulence Cover	-13,313	46,321,154
	Refunds are rounded down, so the Bank never returns more than it has taken. This month the rounding came to 0.977 of a cycle, which the Bank has kept in its own name. Ref. CIBT-2987-F17E-1		
11 Jan	ATM withdrawal: Io	-172,800	46,148,354
	You leave the receipt face down on the tray, so the next customer must turn it over to read the sum. The custodian counts this as a courtesy and has never mentioned it to you. Ref. CIBT-2987-6451-6		
11 Jan	ATM withdrawal: Io	-86,400	46,061,954
	Your Harbourfront Shipping paid the fee on this withdrawal on your behalf, and the Bank has credited it to the employer's account as the employer requested. The employer asked to be told when the fee was paid. It has been told, and it has not said what it thought. Ref. CIBT-2987-C851-3		
17 Jan	Payroll credit: Harbourfront Shipping	+219,762	46,281,716
	The Harbourfront Shipping remittance was taken to the nearest cycle under the Bank's wage rule, which raised the sum by 13 seconds on this occasion. The rule allows either, and the officer on duty has recorded which way it went, but not why. Ref. CIBT-2987-B4EF-5		
30 Jan	Slippage fee (Io, 4 transfers)	-1,200	46,280,516
	This transfer waited 30 days because a fault in the relay's locking gear held it. The gear has been replaced, and the fault has been recorded against the relay rather than the transfer, which was sent on time. Ref. CIBT-2987-5840-7		
31 Jan	Interest at 4.80% APY	+172,483	46,452,999
	The fee for the monthly balance statement has been waived. The statement was printed on the back of last month's sheet, and the Bank does not charge twice for the same paper. Ref. CIBT-2987-4063-3		

Closing balance, month by month

Highest 53,220,273 s · lowest 41,023,473 s



February 2986 January 2987

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  2987-01`