CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 322, Pallas Ring 10

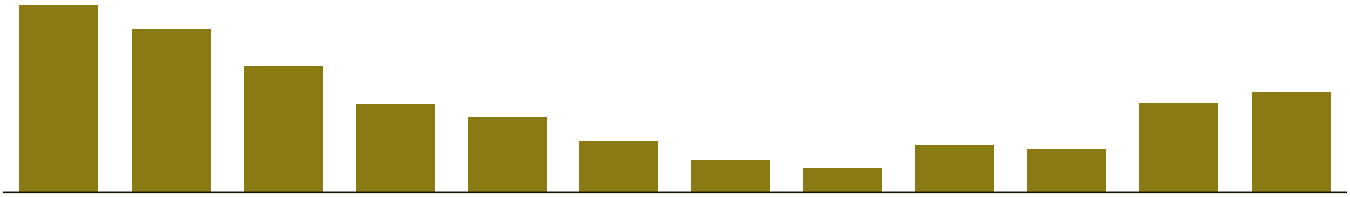
Account 8564-1663-7465
Period 1–31 January 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
38,266,452 s	**+1,018,716 s**	**-346,800 s**	**38,938,368 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: Harbourfront Shipping	+219,762	38,486,214
	Your pay was credited on the 2nd, the day the Bank had closed to balance its own books, so the credit went into a ledger that was not yet open to anyone else. The officer describes it as the cleanest arrival on record. Ref. CIBT-2989-3D0D-5		
02 Jan	ATM withdrawal: Phobos	-172,800	38,313,414
	You have never collected the change on a withdrawal at Phobos. The Bank asked whether you would like it posted to the account, and you said you would prefer the machine to keep it. The Teller has entered this as a standing instruction, which the machine has accepted without remark. Ref. CIBT-2989-0126-1		
02 Jan	Slippage fee (Phobos, 4 transfers)	-1,200	38,312,214
	Internal audit has traced the 4 crossings to their sending branch and found that each was entered in the ledger in the order it was sent. This is unusual enough to be recorded, and the auditors have recorded it. Ref. CIBT-2989-4738-4		
06 Jan	Deposit: Hall E	+645,889	38,958,103
	The deposit from Ceres was dated by the station's calendar, which has a day the rest of the system does without. The Bank has credited the sum on the day it arrived and given the extra day to the sender, who asked for it. Ref. CIBT-2989-6117-7		
12 Jan	ATM withdrawal: Phobos	-172,800	38,785,303
	Audit query: the withdrawal at Phobos was authorised by a token issued in 2984, and the token is still valid. The Committee notes that tokens do not expire on this machine, and asks that this be minuted. Ref. CIBT-2989-DCB8-7		
31 Jan	Interest at 4.80% APY	+153,065	38,938,368
	Each day's share of interest is rounded down to the second and the remainder carried into the next day's line, which accounts for the 0.963 shown at the foot of the page. Ref. CIBT-2989-8946-9		

Closing balance, month by month

Highest 44,491,721 s · lowest 34,088,657 s



February 2988 January 2989

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 2989-01