CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 199, Pallas Ring 10

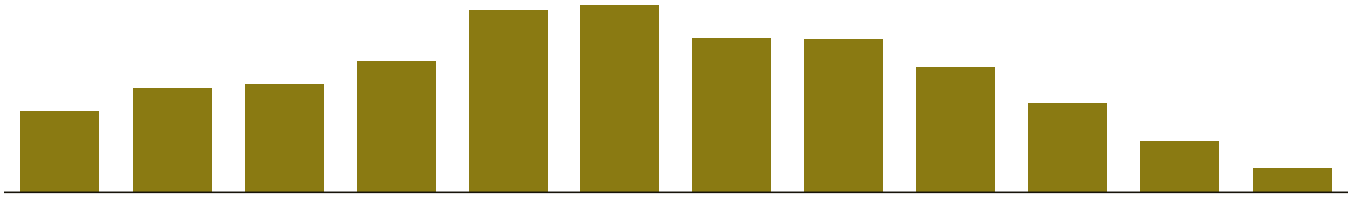
Account 8564-1663-7465
Period 1–31 January 2992
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,669,505 s	**+130,678 s**	**-1,644,425 s**	**31,155,758 s**

Date	Description	Amount (s)	Balance (s)
27 Jan	Turbulence Cover	-7,568	32,661,937
	A carrier on the Io run pays its delays in cycles and charges its premiums in Standard seconds, a practice the Bank has studied for a century without finding the reason. Your account is shown in both, and agrees with neither. Ref. CIBT-2992-27CC-3		
28 Jan	Transfer to own account: Io	-1,636,857	31,025,080
	The Teller says the sundry is not large, but it is the only one this quarter she has had to explain in person. She would like that recorded, and she would like it recorded that she managed. Ref. CIBT-2992-2EA6-2		
31 Jan	Interest at 4.80% APY	+130,678	31,155,758
	The Authority's reference second was adopted in the middle of the period, and the interest after the change was calculated on it. The officer explained this at length, and you asked only which half of the month had belonged to the Authority, which the officer could not say. Ref. CIBT-2992-1F28-9		

Closing balance, month by month

Highest 40,338,546 s · lowest 31,155,758 s



February 2991 January 2992

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 2992-01