CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 200, Pallas Ring 10

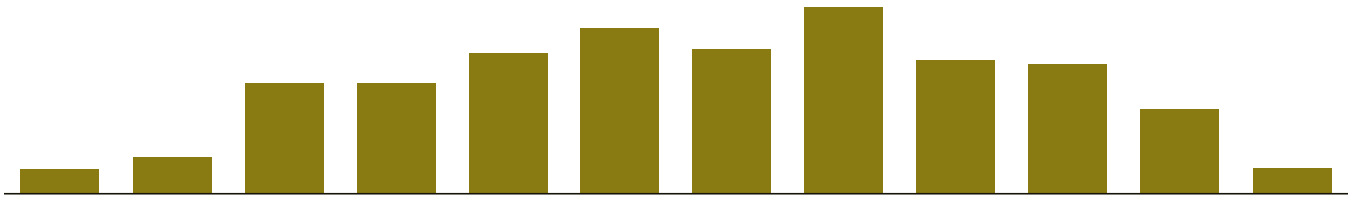
Account 8564-1663-7465
Period 1–31 December 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,965,617 s	**+343,624 s**	**-3,029,936 s**	**28,279,305 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Payroll credit: Harbourfront Shipping	+219,762	31,185,379
	Credit of 28 Standard days' wages from Harbourfront Shipping. The employer pays on the last working day before each holiday, and has done so since 2990; the Bank has come to expect the early credit. Ref. CIBT-2993-5136-2		
03 Dec	Slippage fee (Singapore Sector, 8 transfers)	-4,800	31,180,579
	Transfers under 32 crossings are rounded to the nearest half-second on the way across, a rule the Bank introduced for small depositors so that they are never charged a second they cannot see. The rule does not apply to anybody else. Ref. CIBT-2993-CE36-6		
10 Dec	Transfer to own account: Singapore Sector	-2,593,136	28,587,443
	Sundry adjustments that cross from one world's ledger to another are reconciled at quarter-end, not month-end. This line will appear again in that reconciliation, and it is not a duplicate. Ref. CIBT-2993-80BC-2		
18 Dec	ATM withdrawal: Singapore Sector	-259,200	28,328,243
	The standing transfer to 8564-6342-4007 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-2993-98FF-8		
28 Dec	ATM withdrawal: Singapore Sector	-172,800	28,155,443
	"Cash is only cash once someone has signed for it," the Teller says, and asks you to sign for it, which you do twice, once in each hand. Ref. CIBT-2993-320F-4		
31 Dec	Interest at 4.80% APY	+123,862	28,279,305
	The statement for this period showed the interest twice, once on the line for the month and once in the carried-forward balance. The carried-forward line was in error and has been removed. The interest was paid once, as it always is. Ref. CIBT-2993-CC4C-8		

Closing balance, month by month

Highest 35,625,976 s · lowest 28,244,005 s



January 2993 December 2993

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 2993-12