CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 70, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 January 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
27,414,380 s	**+329,419 s**	**-2,443,546 s**	**25,300,253 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Transfer to own account: Lagos Sector	-2,345,572	25,068,808
	The cheque for 2,345,572 from Priya Valderrama was endorsed in pencil. The Bank accepts pencil where it can be read; in this case it can be read only by the Teller, who says it reads "thanks, for the chair". Ref. CIBT-2996-2CE2-4		
06 Jan	ATM withdrawal: Lagos Sector	-86,400	24,982,408
	The 0.30 s fee for this withdrawal would ordinarily have been taken on the 6th. It was not, because the cash was drawn on a day the machine was not on the books at all, and the Bank does not recognise a withdrawal on a day it does not recognise. Ref. CIBT-2996-E6FB-7		
08 Jan	Turbulence Cover	-11,574	24,970,834
	Turbulence Cover renewal, due on the 8th and paid from your 8564-1663-7465. The policy has been renewed 4 times since 2991, and the underwriters describe the arrangement as customary. Ref. CIBT-2996-3D39-5		
14 Jan	Payroll credit: Harbourfront Shipping	+219,762	25,190,596
	The credit from Harbourfront Shipping was held a day at Lagos Sector, which observes a festival on the 14th that the Bank does not. The money arrived the next morning and carries that morning's date, which is correct. Ref. CIBT-2996-5DF8-5		
31 Jan	Interest at 4.80% APY	+109,657	25,300,253
	The interest is correct, the officer says, and has been since the account was opened. She adds that this is more than can be said for her own savings. Ref. CIBT-2996-CB83-8		

Closing balance, month by month

Highest 34,467,085 s · lowest 25,300,253 s



February 2995 January 2996

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 2996-01