CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 111, Pallas Ring 10

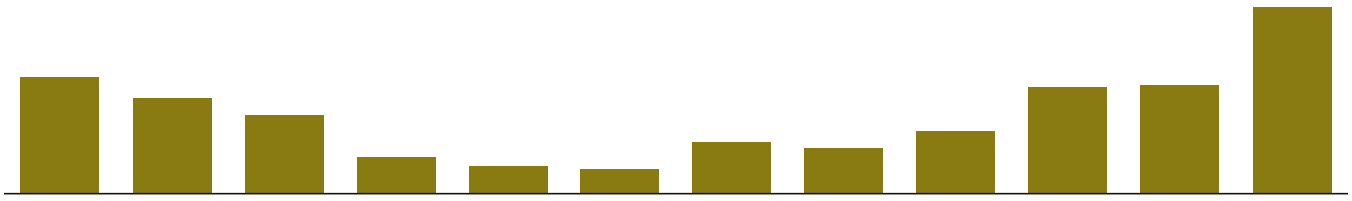
Account 8564-1663-7465
Period 1–30 November 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
30,127,211 s	**+4,528,010 s**	**-345,600 s**	**34,309,621 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Payroll credit: Harbourfront Shipping	+219,762	30,346,973
	Pay for 28 days was released late because the convoy that carried it from Io waited at the crossing gate for a second escort. The convoy's leader writes that the wait was entirely proper, and the Bank agrees with the leader. Ref. CIBT-2998-25C8-6		
08 Nov	Deposit: Hall E	+4,187,740	34,534,713
	You arrive, deposit and leave in the time it takes the counter to say good morning, and have done so for 41 years. The officers have a name for this, which they use among themselves and have agreed not to write down. Ref. CIBT-2998-1C1E-4		
28 Nov	ATM withdrawal: Io	-172,800	34,361,913
	The machine at Io dispensed 0.979 cycle and printed the full sum on its receipt. The custodian, who has read a great many receipts from that machine, recommends that you keep yours somewhere dry. Ref. CIBT-2998-EACC-8		
29 Nov	ATM withdrawal: Io	-172,800	34,189,113
	You never look at the screen while the machine counts. You look at the Teller, who looks at the ceiling, and the two of you wait for the figure together. Ref. CIBT-2998-102B-3		
30 Nov	Interest at 4.80% APY	+120,508	34,309,621
	The interest posted for the 30th was reckoned on the balance at the start of the period and not the end, which made it 19 seconds too high. The overstatement has been removed, and the Bank has noted that the error was in its own favour. Ref. CIBT-2998-638C-8		

Closing balance, month by month

Highest 34,309,621 s · lowest 25,618,070 s



December 2997 November 2998

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 2998-11