CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 344, Pallas Ring 10

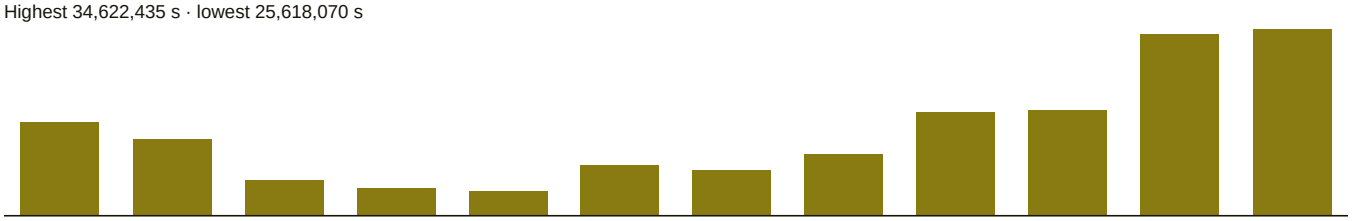
Account 8564-1663-7465
Period 1–31 December 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,309,621 s	**+574,414 s**	**-261,600 s**	**34,622,435 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	ATM withdrawal: Io	-172,800	34,136,821
	Withdrawals at Io are dated by the local day, which begins 25 hours before ours. A draw made just after midnight there is shown on the previous day here, as the Bank's arrangement with the relay requires. Ref. CIBT-2998-6392-2		
05 Dec	Payroll credit: Harbourfront Shipping	+219,762	34,356,583
	Salary from Harbourfront Shipping, received on your behalf by Elif Coldstream. The paying officer counted the figures twice and the second count agreed with the first. Ref. CIBT-2998-5909-5		
24 Dec	ATM withdrawal: Io	-86,400	34,270,183
	No charge is made for the 4 minutes this withdrawal spent at Io while the cash was recounted by a clerk who had not been told it was coming. The minutes belong to the clerk, and the Bank has agreed that they are not yours to pay for. Ref. CIBT-2998-0778-4		
26 Dec	Deposit: Hall E	+217,414	34,487,597
	"Every coin in this bag has been counted by someone who wanted to go home," the Teller said, and then counted them again, slowly, so that nobody else would be sent home early. Ref. CIBT-2998-EFBE-4		
29 Dec	Slippage fee (Io, 4 transfers)	-2,400	34,485,197
	Mars crossings are settled in Mars days, which the relay at Io keeps in step with ours by a method it describes as sufficient. The fee for 4 crossings is 2,400 s. Ref. CIBT-2998-9E51-8		
31 Dec	Interest at 4.80% APY	+137,238	34,622,435
	Harbourfront Shipping asked its personnel office whether the interest on your savings could be counted as a staff benefit. The Bank replied that interest is earned by the account and not by the employer, and the firm has filed the answer under benefits anyway. Ref. CIBT-2998-FB7F-1		

Closing balance, month by month

Highest 34,622,435 s · lowest 25,618,070 s



January 2998 December 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 2998-12