CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 56, Pallas Ring 10

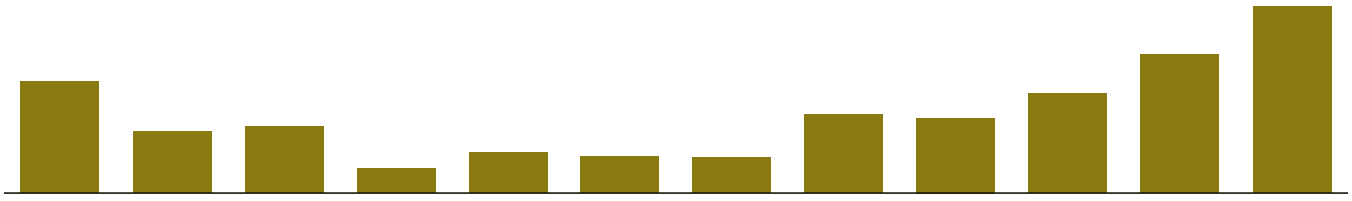
Account 8564-1663-7465
Period 1–30 November 3002
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
47,160,618 s	**+2,853,741 s**	**-28,656 s**	**49,985,703 s**

Date	Description	Amount (s)	Balance (s)
06 Nov	Deposit: Hall E	+2,445,337	49,605,955
	The envelope arrived sealed with a thumb print where the wax had been. The Teller would like it recorded that the thumb was not hers, and that she has checked. Ref. CIBT-3002-4873-1		
09 Nov	Slippage fee (New Orleans Sector, 5 transfers)	-3,000	49,602,955
	The slippage on the quarterly settlement with Harbourfront Shipping is charged once, on the first day of the quarter, for every crossing made in the quarter. This quarter there were 5, and the fee is the same as last quarter's, to the second. Ref. CIBT-3002-789E-4		
15 Nov	Turbulence Cover	-25,656	49,577,299
	Last month's lakes surcharge was entered in error. The route crosses a salt flat that the timetable calls a lake, for reasons the timetable does not give. The surcharge is withdrawn in full. Ref. CIBT-3002-EA83-8		
20 Nov	Payroll credit: Harbourfront Shipping	+219,762	49,797,061
	No receiving fee has been charged on this credit from Harbourfront Shipping. The Bank does not normally waive it on wages in days, but the employer's office has a standing arrangement with us. Ref. CIBT-3002-EA73-7		
30 Nov	Interest at 4.80% APY	+188,642	49,985,703
	Interest for 31 days was held under the eye of the officer on the floor until the rate could be confirmed, since the Bank will not credit at a rate it has not yet seen posted. The rate was confirmed on the 30th, and the interest was paid in full, seconds and all. Ref. CIBT-3002-E041-5		

Closing balance, month by month

Highest 49,985,703 s · lowest 40,510,065 s



December 3001 November 3002

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 3002-11