CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 321, Pallas Ring 10

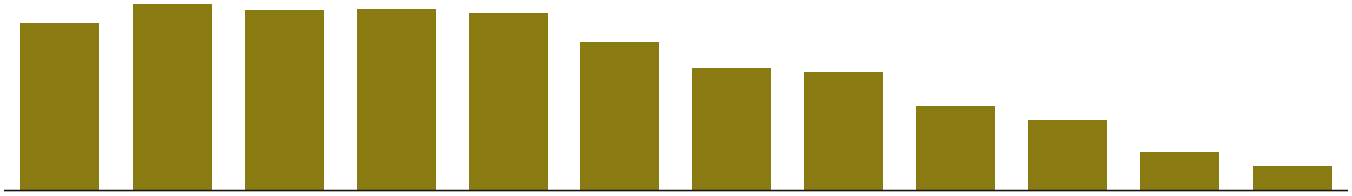
Account 8564-1663-7465
Period 1–31 January 3008
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,670,157 s	**+414,442 s**	**-1,690,595 s**	**47,394,004 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Turbulence Cover	-13,877	48,656,280
	Turbulence Cover on a transfer of 13,877 to Vancouver Sector, insured for the length of the crossing. The carrier held it for 30 days in transit, all of them paid for at the policy rate, which is what the policy is for. Ref. CIBT-3008-67B8-4		
05 Jan	ATM withdrawal: Vancouver Sector	-172,800	48,483,480
	The 5th line was keyed as a deposit when it was a withdrawal, and the sign was carried into the balance. The balance has been restated. You neither gained nor lost anything that day, though the paper did for a while. Ref. CIBT-3008-8BFF-5		
16 Jan	Slippage fee (Vancouver Sector, 1 transfers)	-900	48,482,580
	Crossings to the Mars relay carry the same fee as crossings to the Moon, because the schedule sets both at a single rate. The fee is shown in seconds, and the Mars day that passes in transit is not counted against you. Ref. CIBT-3008-5310-4		
22 Jan	Payroll credit: Harbourfront Shipping	+219,762	48,702,342
	Wages from Harbourfront Shipping are rounded to the whole day on each payday. The 0.991 left over is carried to the next payday and rounded again, so that across a year the rounding pays out every second it owed. Ref. CIBT-3008-A9C2-2		
25 Jan	Transfer to own account: Vancouver Sector	-1,503,018	47,199,324
	A refund of 1,503,018 was posted as a charge and then, on the officer's second look, as a refund again. The Bank regards that as the usual number of looks for a refund, and two is the number it can afford. Ref. CIBT-3008-EE1E-9		
31 Jan	Interest at 4.80% APY	+194,680	47,394,004
	Interest is credited on the 31st of each month for every month the account has been open, including the months in which you were asleep, the Bank having decided not to make an exception of you. Ref. CIBT-3008-60E4-6		

Closing balance, month by month

Highest 62,205,830 s · lowest 47,394,004 s



February 3007 January 3008

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 3008-01