CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 56, Pallas Ring 10

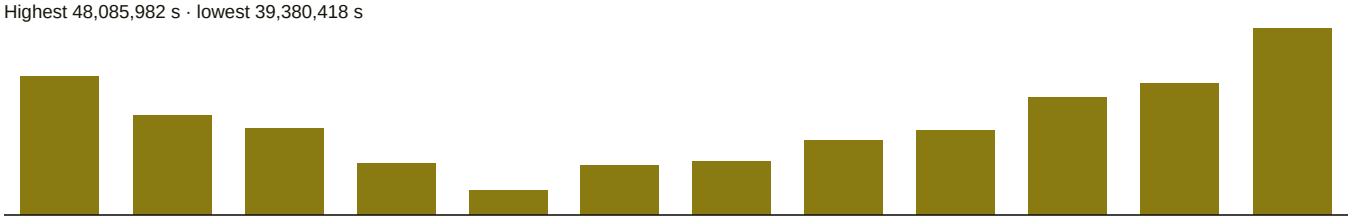
Account 8564-1663-7465
Period 1–31 October 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
45,126,842 s	**+3,315,198 s**	**-356,058 s**	**48,085,982 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	ATM withdrawal: Io	-259,200	44,867,642
	The Teller says the machine at Io gives out cash as though it were doing you a favour, and that she has never discouraged it. Ref. CIBT-3010-56D0-9		
06 Oct	ATM withdrawal: Io	-86,400	44,781,242
	The Mars Station machine dispenses from a drawer kept at the low-gravity setting, so the notes come out slightly thicker and are counted twice at the window for that reason alone. Ref. CIBT-3010-9D4B-9		
09 Oct	Turbulence Cover	-8,358	44,772,884
	The auditors ask why a policy that has paid nothing in 10 years costs more than the one that paid out twice. The underwriters reply that the second one paid for the first. Ref. CIBT-3010-6A2D-3		
15 Oct	Deposit: Hall E	+2,914,929	47,687,813
	The Teller says the deposit is correct, and that she counted it a second time only from habit, the way some holders touch a pocket before they leave the house. Ref. CIBT-3010-4130-6		
18 Oct	Payroll credit: Harbourfront Shipping	+219,762	47,907,575
	Pay for 31 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-3010-3EEB-1		
22 Oct	Slippage fee (Io, 7 transfers)	-2,100	47,905,475
	Crossings to Callisto are charged by the Callisto day, which is long enough that 7 transfers sent on one morning are charged against three different Standard weekdays. The relay's operator asks that this be read as a description and not a complaint. Ref. CIBT-3010-C0FE-0		
31 Oct	Interest at 4.80% APY	+180,507	48,085,982
	Interest accrues every second, including the seconds you spent reading this statement, and the Bank has no record of having paid you for any of them. Ref. CIBT-3010-93F8-0		

Closing balance, month by month

Highest 48,085,982 s · lowest 39,380,418 s



November 3009 October 3010

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 3010-10