CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 63, Pallas Ring 10

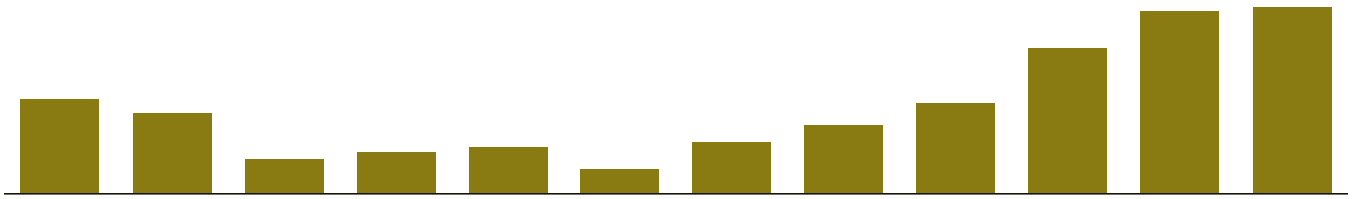
Account 8564-1663-7465
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
40,779,660 s	**+382,880 s**	**-172,511 s**	**40,990,029 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Transfer to own account: Titan	-164,411	40,615,249
	Pending a second signature, the sundry was held 29 days at the wicket that sticks in wet weather. The signature came from Hamid Hightower, who was on leave on another world. Interest for the period has been paid from the first day. Ref. CIBT-3012-54B9-6		
19 Oct	Payroll credit: Harbourfront Shipping	+219,762	40,835,011
	The payroll was a day late because the firm's paying clerk had gone to the surface to see the sun, and the clerk's signature is needed before the sum can leave the dock. The clerk has seen it, and has come back down with a description. Ref. CIBT-3012-C8DB-5		
25 Oct	Slippage fee (Titan, 9 transfers)	-8,100	40,826,911
	The Harbourfront Shipping transfer went through the Titan relay, where the clock is set by a committee that meets on the first day of the quarter. The transfer waited for the committee, and the committee was not in a hurry. Ref. CIBT-3012-AA84-6		
31 Oct	Interest at 4.80% APY	+163,118	40,990,029
	Interest began on the day the envelope was opened at the counter, not the day it was posted, which was 31 days earlier. The counter says this is the rule, and the envelope has been filed with the statement to show it. Ref. CIBT-3012-8932-2		

Closing balance, month by month

Highest 40,990,029 s · lowest 31,966,994 s



November 3011 October 3012

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 3012-10