CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 215, Pallas Ring 10

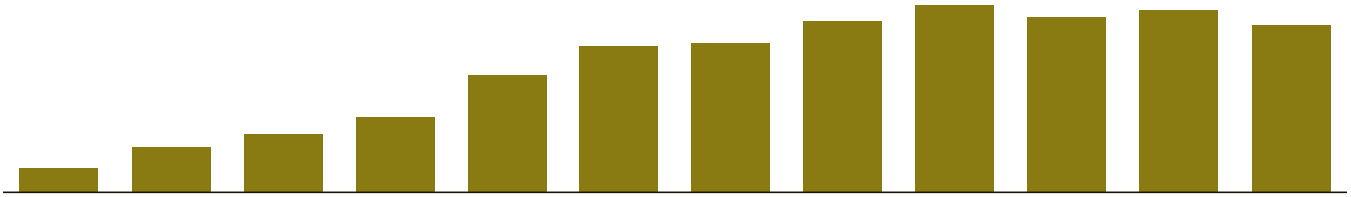
Account 8564-1663-7465
Period 1–31 March 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
43,375,496 s	**+393,263 s**	**-1,533,712 s**	**42,235,047 s**

Date	Description	Amount (s)	Balance (s)
10 Mar	Turbulence Cover	-17,269	43,358,227
	The crossing left 13 minutes after its agreed departure and was insured at the agreed departure, the carrier having agreed the time in writing in advance. The Bank does not insure agreements, but it does pay for the minutes. Ref. CIBT-3013-FF79-1		
16 Mar	ATM withdrawal: Nairobi Sector	-172,800	43,185,427
	No charge is made for the 56 minutes this withdrawal spent at Nairobi Sector while the cash was counted by a clerk who had not been told it was coming. The minutes belong to the clerk, and the Bank has noted that they are not yours to pay for. Ref. CIBT-3013-AB13-0		
20 Mar	Slippage fee (Nairobi Sector, 2 transfers)	-1,200	43,184,227
	Slippage reduced by 2,100 seconds because the transfers were grouped into one crossing on the officer's suggestion. She says it is the only piece of advice she has given this year that was followed in full. Ref. CIBT-3013-9260-8		
22 Mar	Payroll credit: Harbourfront Shipping	+219,762	43,403,989
	Payment from Harbourfront Shipping was credited 29 days after the sender's month had closed, because its calendar still showed last month on the last page. The calendar has been replaced, and the credit was allowed in full. Ref. CIBT-3013-4F62-5		
26 Mar	ATM withdrawal: Nairobi Sector	-172,800	43,231,189
	Harbourfront Shipping has arranged for its night-shift cash to be drawn from the machine at Nairobi Sector in 2 equal parts, so that no one person carries it the length of the concourse. The finance office set this out in a letter, which the Bank has filed with some pleasure. Ref. CIBT-3013-58AE-2		
28 Mar	Transfer to own account: Nairobi Sector	-1,169,643	42,061,546
	Your accounts officer, Zola Lindqvist, has asked that the standing transfer to Nairobi Sector be stopped. It has been stopped, and no further transfers will go without your signature. Ref. CIBT-3013-FF1E-7		
31 Mar	Interest at 4.80% APY	+173,501	42,235,047
	You have been asked at every statement since 3009 whether you would like the interest sent to your own address instead of kept on the card. You have said "in the account" every time, in the same words, and the question has been withdrawn each time with thanks. Ref. CIBT-3013-8B4E-2		

Closing balance, month by month

Highest 43,670,301 s · lowest 31,966,994 s



April 3012 — March 3013

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  3013-03`