CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 42, Pallas Ring 10

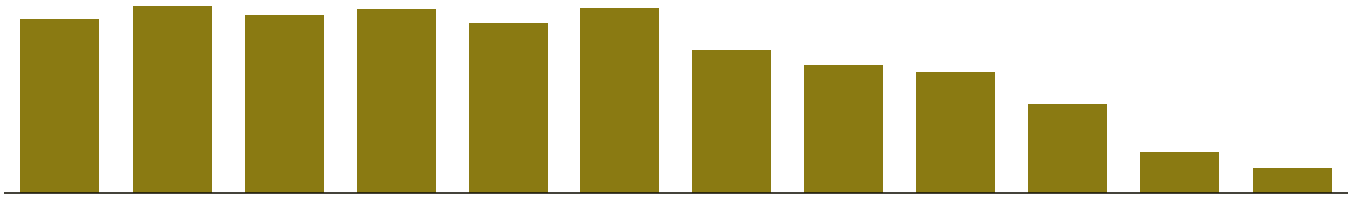
Account 8564-1663-7465
Period 1–31 October 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,188,696 s	**+344,516 s**	**-1,696,187 s**	**29,837,025 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Payroll credit: Harbourfront Shipping	+219,762	31,408,458
	The remittance from Harbourfront Shipping arrived with its advice attached upside down. The clerk turned it the right way up, and the advice then agreed with the credit, which the clerk regards as the proper order of things. Ref. CIBT-3013-2E5D-9		
03 Oct	Turbulence Cover	-12,609	31,395,849
	Two claims on this policy were paid this quarter, and the premium has been reduced by 0.30 seconds to reflect the carrier's improved service. The Bank has noticed the improvement and does not expect it to last. Ref. CIBT-3013-9B47-9		
24 Oct	Transfer to own account: The Belt	-1,683,578	29,712,271
	The officer who agreed this sundry says it is the only one she has agreed all year, and asks that the fact be kept on file in case anyone enquires. Ref. CIBT-3013-EAB7-4		
31 Oct	Interest at 4.80% APY	+124,754	29,837,025
	The rate printed on the statement for the 31st was set in a smaller type than the rest of the line, and the depositor took the small figure as the true one for a fortnight. The type has been enlarged, and the rate is the same as it was. Ref. CIBT-3013-B126-8		

Closing balance, month by month

Highest 43,670,301 s · lowest 29,837,025 s



November 3012 October 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 3013-10