CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 326, Pallas Ring 10

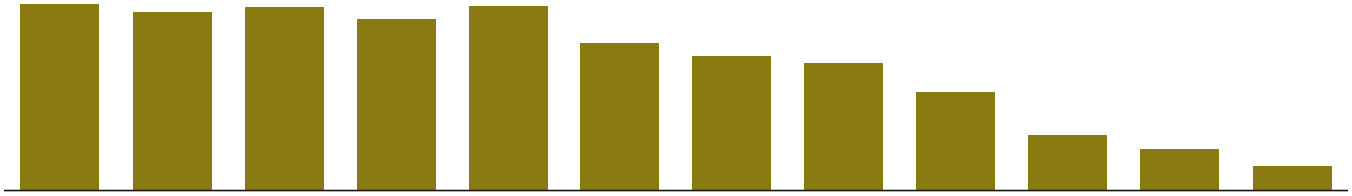
Account 8564-1663-7465
Period 1–30 November 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
29,837,025 s	**+339,110 s**	**-2,012,455 s**	**28,163,680 s**

Date	Description	Amount (s)	Balance (s)
08 Nov	Payroll credit: Harbourfront Shipping	+219,762	30,056,787
	No charge was made on the Harbourfront Shipping wages arriving on a day the Bank was closed. The Bank does not charge for money that arrives when it is itself shut, and it does not regard this as a favour. Ref. CIBT-3013-F6B8-5		
11 Nov	Slippage fee (Oakland Sector, 4 transfers)	-1,200	30,055,587
	The Teller has pointed out that a crossing made at Hall E on a Sunday costs exactly what one made on a Monday costs, and has asked whether this is fair. The Bank has not yet decided. Ref. CIBT-3013-EEC7-9		
19 Nov	ATM withdrawal: Oakland Sector	-86,400	29,969,187
	The machine misread a signature as a second attempt and debited the withdrawal twice. The officer's log shows the second was refused. The account has been credited the duplicate in full, with the machine's apology. Ref. CIBT-3013-7A9E-5		
22 Nov	Transfer to own account: Oakland Sector	-1,665,655	28,303,532
	A standing sundry of 0.30 s for stationery drawn from 8564-1663-7465 on the 22nd of each quarter. You have paid it in advance for 7 years and have never once been asked to use the stationery, which the Bank considers a fair arrangement for both parties. Ref. CIBT-3013-C9C6-4		
24 Nov	ATM withdrawal: Oakland Sector	-259,200	28,044,332
	A fee of 0.30 s was charged on this withdrawal, rounded up to the next whole second as the schedule requires. The schedule rounds the other way for sums under one day, which is why the figure on your receipt and the figure on this line do not always agree. Ref. CIBT-3013-8826-5		
30 Nov	Interest at 4.80% APY	+119,348	28,163,680
	The monthly fee has been waived, the Teller having decided, after a question about whether interest runs on a public holiday, that a depositor with that much curiosity had paid enough. It does run, and the Teller was pleased to say so. Ref. CIBT-3013-2A2E-3		

Closing balance, month by month

Highest 43,670,301 s · lowest 28,163,680 s



December 3012 November 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 3013-11