CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Cardew
Unit 107, Pallas Ring 10

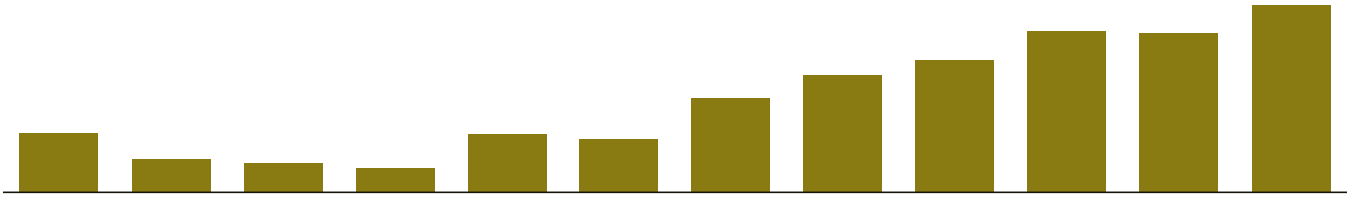
Account 8564-1663-7465
Period 1–30 November 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,165,018 s	**+2,281,244 s**	**-368,338 s**	**36,077,924 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	Slippage fee (Oakland Sector, 4 transfers)	-2,400	34,162,618
	Auditors' note: the 4 crossings are one crossing in the relay's books, which the relay calls a bundle and the auditors call a convenience. The fee is the same either way, and the auditors have agreed that it should be. Ref. CIBT-3014-9CB1-9		
12 Nov	Turbulence Cover	-20,338	34,142,280
	The premium is drawn each month from 8564-1663-7465 for a route you took once, in 3012, and the carrier sends the same receipt every month for the same single crossing. The underwriters have decided the crossing is ongoing and have not asked to see it. Ref. CIBT-3014-8F85-5		
14 Nov	Payroll credit: Harbourfront Shipping	+219,762	34,362,042
	Net pay from Harbourfront Shipping was converted at Oakland Sector on the day of the crossing, which fell on a holiday there and so took the rate posted the day before. The difference is 34 seconds in your favour and has been credited in full. Ref. CIBT-3014-90A6-4		
16 Nov	Deposit: Hall E	+1,924,822	36,286,864
	The sum came from the petty-cash drawer at Harbourfront Shipping, which is reconciled each quarter against a sheet kept in a different hand. This quarter the drawer and the sheet agreed, and this deposit is the reason they did. Ref. CIBT-3014-266D-6		
21 Nov	ATM withdrawal: Oakland Sector	-172,800	36,114,064
	The Teller asks that it be noted she did not recommend the day denomination, and that the machine was already set to it when she came on duty on the 21st. Ref. CIBT-3014-6A2F-9		
28 Nov	ATM withdrawal: Oakland Sector	-172,800	35,941,264
	You have drawn from the machine at Oakland Sector on the 28th of each month for as long as the account has been open, and each time you stand behind the same pillar while the cash comes out. The officer on the concourse has asked whether this is a view of the machine or of the concourse. You have not said which. Ref. CIBT-3014-8A6C-2		
30 Nov	Interest at 4.80% APY	+136,660	36,077,924
	The administration charge has been waived for a month in which the account earned less than the stamp it was printed on. The stamp was the more expensive item. Ref. CIBT-3014-FF0D-6		

Closing balance, month by month

Highest 36,077,924 s · lowest 24,853,339 s



December 3013 — November 3014

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  3014-11`