CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 265, Pallas Ring 10

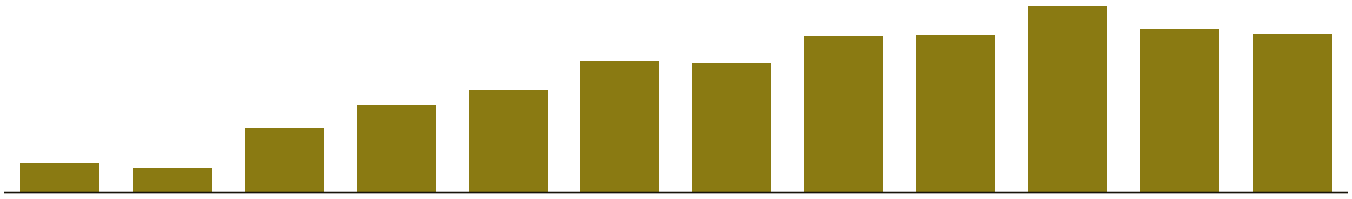
Account 8564-1663-7465
Period 1–31 March 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
36,591,273 s	**+366,127 s**	**-772,165 s**	**36,185,235 s**

Date	Description	Amount (s)	Balance (s)
02 Mar	Transfer to own account: Delhi Sector	-657,356	35,933,917
	The eleventh credit this year of 657,356 is in the same amount as the last ten. The Bank has noticed the pattern and has no objection to it. Ref. CIBT-3015-7821-1		
07 Mar	Turbulence Cover	-25,709	35,908,208
	The Mars Station's share of this premium is calculated on the Martian sol, which runs longer than the Standard day, so the monthly figure is a little larger than the same policy would cost on Earth. The difference is shown in the notes. Ref. CIBT-3015-853D-9		
08 Mar	Slippage fee (Delhi Sector, 9 transfers)	-2,700	35,905,508
	A cable carrying the Delhi Sector signal was cut by a utility crew on the 8th. The transfers were held until it was spliced. The crew has been thanked for the splice, which was done neatly enough to be missed. Ref. CIBT-3015-7662-4		
23 Mar	ATM withdrawal: Delhi Sector	-86,400	35,819,108
	Your pay from Harbourfront Shipping posted after the withdrawal, so the account showed a short balance for 30 minutes. No overdraft fee was charged, since the salary had been sent in good time and the relay was simply slow to agree. Ref. CIBT-3015-2C1D-5		
25 Mar	Payroll credit: Harbourfront Shipping	+219,762	36,038,870
	The Teller compared the Harbourfront Shipping advice with the credit, found no difference, and went to lunch early to mark it. She considers that a fair use of a good result. Ref. CIBT-3015-420E-0		
31 Mar	Interest at 4.80% APY	+146,365	36,185,235
	The rate for the period was confirmed by the Authority's reference second on the 31st, and the interest was reckoned on that rate and not the one posted before it. The earlier rate was correct as posted, and is kept on file as a courtesy. Ref. CIBT-3015-2730-5		

Closing balance, month by month

Highest 38,174,873 s · lowest 26,875,205 s



April 3014 March 3015

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 3015-03