CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 26, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
36,302,755 s	**+364,973 s**	**-3,509,844 s**	**33,157,884 s**

Date	Description	Amount (s)	Balance (s)
09 May	Transfer to own account: Phobos	-3,497,366	32,805,389
	Each month you pay a sundry for a second copy of the mandate, which nobody has asked for. The officer offers to withdraw it, and you say a second copy is what a mandate is for. The sundry is filed under the first copy, where it cannot be argued with. Ref. CIBT-3015-A852-5		
22 May	Slippage fee (Phobos, 4 transfers)	-3,600	32,801,789
	The 4 crossings were made in a single morning, which the schedule counts as one crossing for each hour rather than each transfer. The fee is 0.30 s, less than you would have paid for 4 separate sends. Ref. CIBT-3015-785C-2		
23 May	Payroll credit: Harbourfront Shipping	+219,762	33,021,551
	A standing credit from Harbourfront Shipping arrives on the 23rd of each month, and it has been paid into 8564-1663-7465 since 3011. At each renewal one word on the advice slip has changed: "salary", then "wages", then "pay". The sum has not changed. Ref. CIBT-3015-3F44-6		
24 May	Turbulence Cover	-8,878	33,012,673
	The underwriters have asked whether a carrier can be held responsible for a delay it apologised for before it happened. The officer says it can, and that the carrier has agreed, in writing, to be held responsible on Thursdays. Ref. CIBT-3015-8B38-0		
31 May	Interest at 4.80% APY	+145,211	33,157,884
	The posting of interest on the 31st was delayed while the clerk at Phobos confirmed the sum by relay, twice, and then by letter, which took the figure a day to travel. It arrived with the same seconds it left with. Ref. CIBT-3015-7D8D-8		

Closing balance, month by month

Highest 38,174,873 s · lowest 29,694,555 s



June 3014 May 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 3015-05