CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 288, Pallas Ring 10

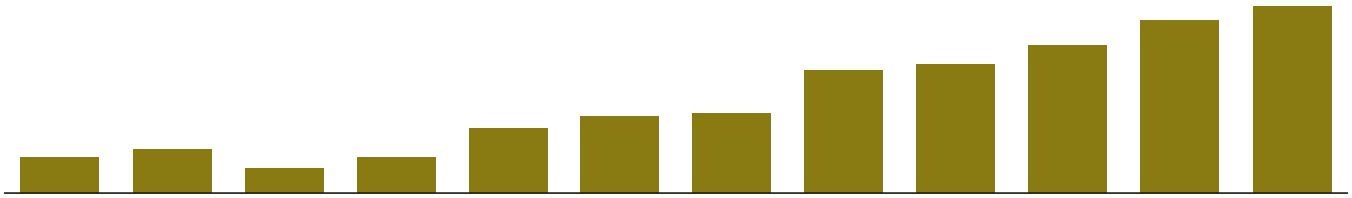
Account 8564-1663-7465
Period 1–31 October 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,140,108 s	**+1,463,767 s**	**-259,500 s**	**32,344,375 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Payroll credit: Harbourfront Shipping	+219,762	31,359,870
	Harbourfront Shipping pays by sending a receipt for the pay, which the Bank honours as a credit and files as a receipt for the receipt. The file is now 13 sheets thick, and nobody has asked for it to be made thinner. Ref. CIBT-3018-E942-2		
10 Oct	Deposit: Hall E	+1,119,445	32,479,315
	You have never asked for a receipt, and the officers have started keeping one for you anyway, filed at the back of your statement, in case. Ref. CIBT-3018-39C1-8		
17 Oct	ATM withdrawal: Svalbard	-259,200	32,220,115
	Each request you make ends in a few seconds, which the machine notes in its log as the only consistent thing about any of its customers. Ref. CIBT-3018-4B70-5		
24 Oct	Slippage fee (Svalbard, 1 transfers)	-300	32,219,815
	The Svalbard relay counts in days, and every crossing you made was turned into Standard seconds at the posted rate before the fee was taken. That is why the figure looks so exact. Ref. CIBT-3018-8DDB-2		
31 Oct	Interest at 4.80% APY	+124,560	32,344,375
	The fee on a cheque drawn against interest before it had posted has been waived. The cheque cleared on the posting, which came one second later, and the Bank regards a debt that clears in a second as no debt at all. Ref. CIBT-3018-3099-7		

Closing balance, month by month

Highest 32,344,375 s · lowest 18,183,870 s



November 3017 October 3018

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 3018-10