CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 101, Pallas Ring 10

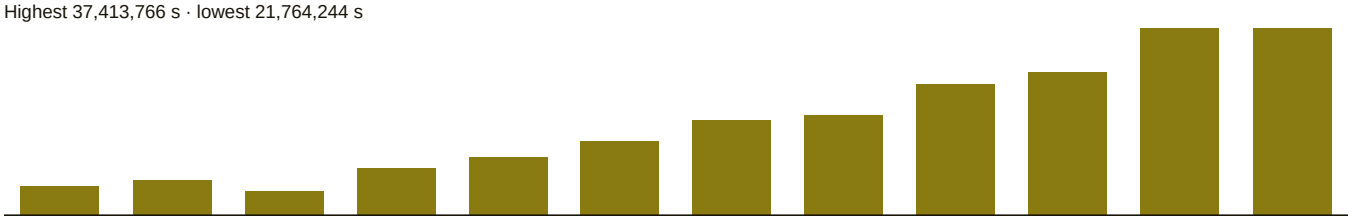
Account 8564-1663-7465
Period 1–31 October 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,413,766 s	**+369,417 s**	**-394,351 s**	**37,388,832 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to own account: Tallinn Sector	-382,827	37,030,939
	Charges from Harbourfront Shipping sent through the Bank are rounded to the nearest 39 seconds at the sender's end and again at ours, in opposite directions, so the figure on the line is the one you were expecting and no other. Ref. CIBT-3020-7698-9		
11 Oct	Turbulence Cover	-11,524	37,019,415
	The claim filed on the 11th named the wrong carrier. The policy is correct; the name has been amended on our file, and the settlement is unchanged. Ref. CIBT-3020-D257-3		
25 Oct	Payroll credit: Harbourfront Shipping	+219,762	37,239,177
	The 0.30 seconds charged on the Harbourfront Shipping credit was not taken from you. The payroll office asked for it to be taken from its own side of the transfer instead, and the Bank agreed, on the understanding that the office will not ask twice. Ref. CIBT-3020-441B-6		
31 Oct	Interest at 4.80% APY	+149,655	37,388,832
	At 4.80% APY the day's interest came to 58 seconds and a part. The part was rounded down, as the rule requires for interest owed to a depositor, and up for interest owed by one. Ref. CIBT-3020-9951-3		

Closing balance, month by month

Highest 37,413,766 s · lowest 21,764,244 s



November 3019 October 3020

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 3020-10