CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 28, Pallas Ring 10

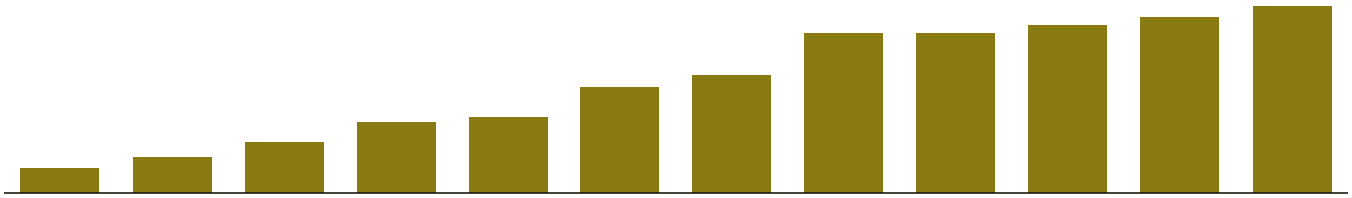
Account 8564-1663-7465
Period 1–31 January 3021
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
39,011,903 s	**+1,144,134 s**	**-2,700 s**	**40,153,337 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Deposit: Hall E	+768,325	39,780,228
	A deposit of 768,325 from the same source on the 8th of every month since 3016. The source has never missed a month or added one, and the officers at Hall E now check the date before they open the envelope. Ref. CIBT-3021-3E8D-2		
13 Jan	Payroll credit: Harbourfront Shipping	+219,762	39,999,990
	Wages from Harbourfront Shipping paid at New Orleans Sector cover the local month, which is shorter than ours by a few of that world's days. The Bank has not been asked to adjust the sum, and has not offered to. Ref. CIBT-3021-2891-0		
18 Jan	Slippage fee (New Orleans Sector, 3 transfers)	-2,700	39,997,290
	A fee that falls on an exact half-second is charged to the holder on an even-numbered crossing of the month and not on an odd one, so the holder pays the whole second on one crossing and nothing on the next. Ref. CIBT-3021-E017-9		
31 Jan	Interest at 4.80% APY	+156,047	40,153,337
	The statement fee has been waived. A second was short on this credit and was supplied from the rounding reserve, and the Bank does not bill a depositor for the reserve's arithmetic. Ref. CIBT-3021-EC0F-2		

Closing balance, month by month

Highest 40,153,337 s · lowest 23,909,447 s



February 3020 January 3021

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 3021-01