CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 127, Pallas Ring 10

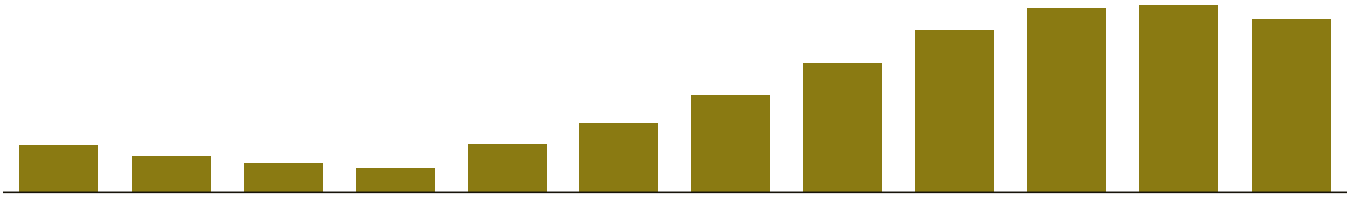
Account 8564-1663-2847
Period 1–31 May 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
51,738,088 s	**+440,314 s**	**-1,868,773 s**	**50,309,629 s**

Date	Description	Amount (s)	Balance (s)
02 May	Transfer to own account: Phobos	-1,532,479	50,205,609
	A sundry for the loan of 30 pens at Hall E, to sign the forms in your presence, charged per pen. The pens were returned, and the charge is for the ink used, which the office considers the only part of a pen that is ever really lent. Ref. CIBT-3012-0BCC-6		
09 May	Payroll credit: Cloudport Aerostat Lines	+237,674	50,443,283
	Your charge for receiving the Cloudport Aerostat Lines wages was not taken. The payroll office sent them under the staff transfer scheme, and the scheme pays its own charges. Ref. CIBT-3012-C24A-2		
15 May	ATM withdrawal: Phobos	-86,400	50,356,883
	You stand with your back to the Phobos machine and turn round only when the sound of the cash changes. The officer on the concourse has timed the change at four seconds on every visit, and the machine has begun making it at four seconds to suit. Ref. CIBT-3012-7635-1		
18 May	ATM withdrawal: Phobos	-86,400	50,270,483
	The 0.30 s charge on this withdrawal has not been taken. It fell due on the 18th, and on reflection the Bank decided that a fee on an amount this small would inconvenience everyone concerned, including the fee. Ref. CIBT-3012-04B9-1		
24 May	Transfer to joint account	-142,604	50,127,879
	The transfer to 8564-1133-1296 was paid from both holders' wages, which arrive from Cloudport Aerostat Lines on different days of the month. The account has never been overdrawn, and the two of you have asked the payroll office to keep it that way. Ref. CIBT-3012-11C7-8		
26 May	Turbulence Cover	-20,890	50,106,989
	The premium on this line was for the Phobos crossing, which the policy does cover, but it was paid under the number for the Head Office run, which it does not. The number has been moved, and the sum credited to the right route with its own 0.30 s correction. Ref. CIBT-3012-99D5-3		
31 May	Interest at 4.70% APY	+202,640	50,309,629
	Interest on the Phobos deposit is posted on that station's own clock, and arrives here a little younger each time, as dispatches do. The Bank has not asked it to hurry, and it has not. Ref. CIBT-3012-83AA-5		

Closing balance, month by month

Highest 51,738,088 s · lowest 34,217,880 s



June 3011 May 3012

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  1663-2847  3012-05`