CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 135, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
43,221,119 s	**+169,282 s**	**-1,977,186 s**	**41,413,215 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Turbulence Cover	-25,724	43,195,395
	The claim recorded on the 3rd as a delay of 30 minutes was a delay of 30 minutes and one second. The policy does not pay for seconds, so the second has been removed from the record. The minutes are unchanged, and so is the sum, which was never affected by the second. Ref. CIBT-3012-1CE3-4		
20 Oct	Slippage fee (L4 Habitat, 2 transfers)	-600	43,194,795
	This transfer waited 28 days because a fault in the relay's locking gear held it. The gear has been replaced, and the fault has been recorded against the relay rather than the transfer, which was sent on time. Ref. CIBT-3012-9E5F-7		
21 Oct	Transfer to own account: L4 Habitat	-1,808,258	41,386,537
	The Teller wishes it noted that this sundry was for the exact amount requested, which in her years at the counter she has seen on two occasions. Ref. CIBT-3012-D18B-7		
24 Oct	Transfer to joint account	-142,604	41,243,933
	The handling fee on the transfer to 8564-1133-1296 was not taken, because the two holders had paid it in advance the week before, each paying half. The Bank holds that a fee paid early is still a fee paid, and has kept the receipt for it. Ref. CIBT-3012-0F95-6		
31 Oct	Interest at 4.70% APY	+169,282	41,413,215
	Interest credited from L4 Habitat was converted at the posted rate. The depositor disputed the rate on the ground that the other office's clock runs ahead of ours. The Bank has recorded both the dispute and the rate, and the depositor has accepted the rate while keeping the dispute. Ref. CIBT-3012-EDED-2		

Closing balance, month by month

Highest 51,738,088 s · lowest 39,017,981 s



November 3011 October 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 3012-10