CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 178, Pallas Ring 10

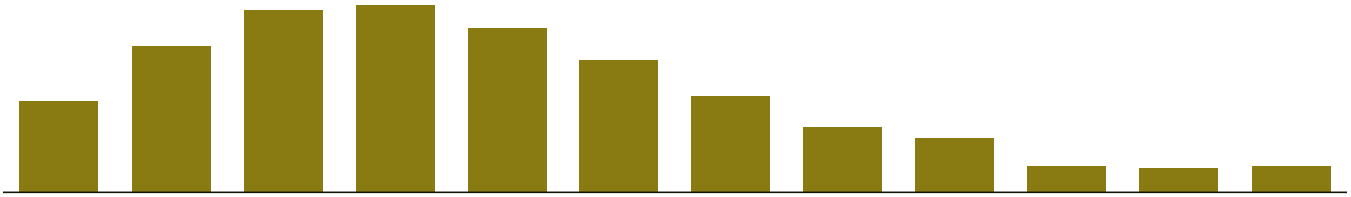
Account 8564-1663-2847
Period 1–31 December 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,297,096 s	**+399,420 s**	**-310,103 s**	**41,386,413 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	Payroll credit: Cloudport Aerostat Lines	+237,674	41,534,770
	Cloudport Aerostat Lines sends a wage in the form of a voucher redeemable at its own canteen. The Bank converts the voucher at the posted rate and credits it in seconds. The canteen has been asked to accept seconds in return and has said it will think about it. Ref. CIBT-3012-06A3-6		
14 Dec	Turbulence Cover	-9,129	41,525,641
	The first delay of any journey is never claimed, only the second, on the grounds that the first is usually the carrier warming up. The underwriters have accepted the pattern and asked for the warm-up schedule. Ref. CIBT-3012-2E44-1		
16 Dec	Slippage fee (Io, 6 transfers)	-3,600	41,522,041
	The fee on the joint transfer is charged on the 16th of each month at 0.30 s, and has been charged in full on every one since the account was opened. Both holders have been told, and both have said they expected nothing else. Ref. CIBT-3012-5661-8		
26 Dec	Transfer to own account: Io	-68,370	41,453,671
	The reversal of the 26th sundry item is recorded in the audit file under the reference first used for the entry. It does not restore the entry's original date, which the auditors have accepted. Ref. CIBT-3012-6895-8		
27 Dec	Transfer to joint account	-142,604	41,311,067
	The transfer to 8564-1133-1296 was held 31 days at Io while the local clerk waited for both holders to look at the same figure on the same screen. The arrangement took 31 days to make and about a minute to carry out. Ref. CIBT-3012-72FA-8		
29 Dec	ATM withdrawal: Io	-86,400	41,224,667
	The Teller who signed off this withdrawal says the machine had already paid out when she arrived, and that she only confirmed the payment. She considers this the most sensible division of labour she has seen. Ref. CIBT-3012-B1BE-8		
31 Dec	Interest at 4.70% APY	+161,746	41,386,413
	On the first the interest is paid, on the second the standing order to 8564-1133-1296 goes out, and the sum left between them is the figure on this line. Ref. CIBT-3012-8499-0		

Closing balance, month by month

Highest 51,738,088 s · lowest 41,297,096 s



January 3012 December 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  3012-12`