CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 158, Pallas Ring 10

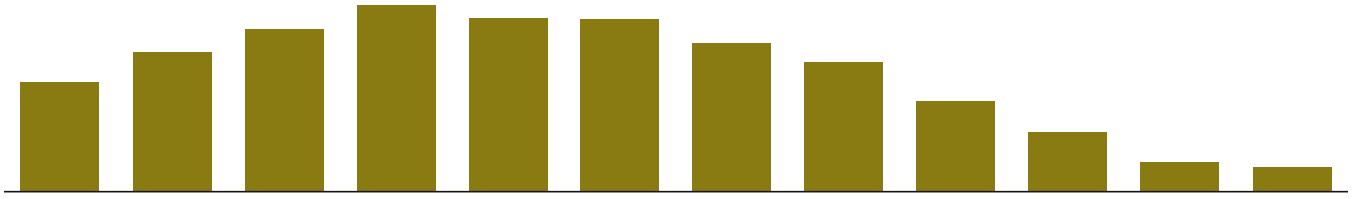
Account 8564-1663-2847
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,261,398 s	**+383,614 s**	**-937,442 s**	**36,707,570 s**

Date	Description	Amount (s)	Balance (s)
13 Jan	Payroll credit: Cloudport Aerostat Lines	+237,674	37,499,072
	Cloudport Aerostat Lines pays its staff on Mars Station in sols and sends the figure here in Standard seconds, converting it at the posted rate as it crosses. That conversion is why this wage is 0.955 of a second larger than the employer's own total. Ref. CIBT-3014-42FE-1		
20 Jan	Transfer to joint account	-142,604	37,356,468
	The holder who lives at Mars Station signs the joint mandate at the local office, where a station clerk witnesses it and records the time in the local day. The Bank files the form in ours. Both copies are correct, and the joint account agrees with each. Ref. CIBT-3014-F83A-2		
23 Jan	Turbulence Cover	-7,599	37,348,869
	The boat was held at the quay for 31 minutes while its passengers finished a conversation about the weather. The carrier entered this as a delay, the Bank entered it as a conversation, and the policy pays for the delay. Ref. CIBT-3014-212A-4		
27 Jan	Transfer to own account: Mars Station	-787,239	36,561,630
	The sundry was held 29 days while the branch decided whether it was a fee or a refund. It was a refund, and it is credited with interest for the wait, calculated by the branch and then checked by hand. Ref. CIBT-3014-81A0-8		
31 Jan	Interest at 4.70% APY	+145,940	36,707,570
	A rate change posted at Mars Station reached this branch 30 days after the period had closed. The period has been calculated at both rates and the higher has been paid. The lower was never in dispute. Ref. CIBT-3014-4D52-3		

Closing balance, month by month

Highest 52,968,496 s · lowest 36,707,570 s



February 3013 January 3014

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 3014-01