CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 111, Pallas Ring 10

Account 8564-2177-9708
Period 1–31 January 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
91,986,541 s	**+44,244,703 s**	**-3,414,766 s**	**132,816,478 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to joint account	-2,981,266	89,005,275
	A transfer of 2,981,266 goes to 8564-8103-8664 each quarter for a telescope the holders are still paying off. They say the paying off is the point of it. Ref. CIBT-2974-CA12-5		
06 Jan	Deposit: Hall E	+38,961,639	127,966,914
	The Lunar Freight Co-operative sends its quarterly deposit through this window and asks that the slip be filed under its own name and not once under the depositor's, which the window has done since 2973. The depositor has not objected, and says it is the firm's money to be filed as it likes. Ref. CIBT-2974-63C6-0		
20 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	132,935,691
	On Titan the Lunar Freight Co-operative wages go out with the ice-shift, so the credit arrives before the month it covers and waits in the lobby until the month catches up. Ref. CIBT-2974-C4FD-1		
25 Jan	ATM withdrawal: Montréal Sector	-172,800	132,762,891
	The Teller says the machine was civil this time, and asks that the Bank not take this as a precedent. Ref. CIBT-2974-7347-7		
26 Jan	Slippage fee (Montréal Sector, 5 transfers)	-1,500	132,761,391
	Two clocks, each read by two officers and each found to agree with itself, produce the slippage on the 26th crossing. The Bank can show where the difference was recorded. It cannot show why it chose that day. Ref. CIBT-2974-9C4B-6		
28 Jan	ATM withdrawal: Montréal Sector	-259,200	132,502,191
	You use the machine at Montréal Sector on the way to the Hall E counter, and bring the receipt to be stamped. The Teller now stamps it before you arrive. You have not asked her to, and you have not asked her not to. Ref. CIBT-2974-4D16-7		
31 Jan	Interest at 4.10% APY	+314,287	132,816,478
	Interest on a balance below one day is not rounded at all. It is simply not yet interest, and waits in the account until it is. This balance is 0.977 of a day short of the threshold, and the Bank has been patient about it. Ref. CIBT-2974-6BEB-9		

Closing balance, month by month

Highest 132,816,478 s · lowest 47,666,049 s



November 2973 January 2974

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 2177-9708 2974-01