CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 103, Pallas Ring 10

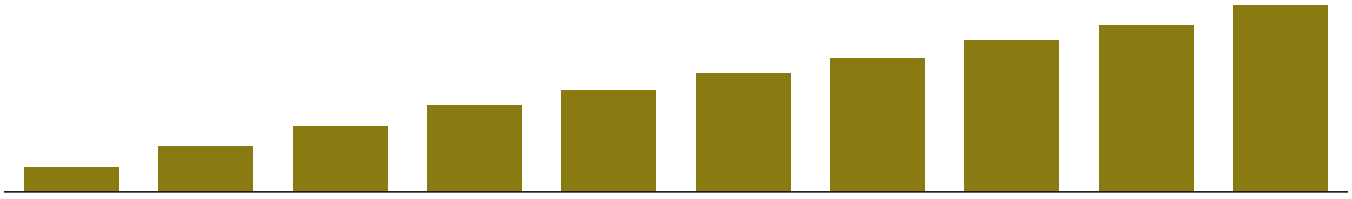
Account 8564-2177-9708
Period 1–31 August 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
342,568,385 s	**+45,668,347 s**	**-2,989,366 s**	**385,247,366 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Slippage fee (Callisto, 9 transfers)	-8,100	342,560,285
	You send your transfer to 8564-8103-8664 in the first minute of the relay's day. The relay has noticed the habit and keeps a bench free for it, and the fee is the same as at any other hour, which is the relay's own courtesy. Ref. CIBT-2974-4D5E-6		
04 Aug	Payroll credit: the Lunar Freight Co-operative	+4,968,777	347,529,062
	Your pay from the Lunar Freight Co-operative was credited at the Callisto rate, which a committee on that world sets and which is higher than ours by 0.974 of a cycle. The Bank passes the difference on without a fee, the committee being a customer too. Ref. CIBT-2974-F920-9		
16 Aug	Transfer to joint account	-2,981,266	344,547,796
	Nothing was wrong with the transfer. The branch was waiting for the holders to agree on the amount, and when they did, on the 16th, the sum was posted the same afternoon. Ref. CIBT-2974-ED05-2		
26 Aug	Deposit: Hall E	+39,529,129	384,076,925
	The Lunar Freight Co-operative pays this deposit in on the last working day of the month, a habit it has kept since 2973. Its payroll office has asked that the slip carry the month's name in full, and it now does. Ref. CIBT-2974-6FC7-0		
31 Aug	Interest at 4.10% APY	+1,170,441	385,247,366
	Your rate is set by the Lunar Freight Co-operative's staff plan and has been raised by a fraction at the start of the year, as the plan promised. The plan has not said by how much. The Bank has said that it will wait, and it has. Ref. CIBT-2974-D112-0		

Closing balance, month by month

Highest 385,247,366 s · lowest 47,666,049 s



November 2973 August 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 2974-08