CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 332, Pallas Ring 10

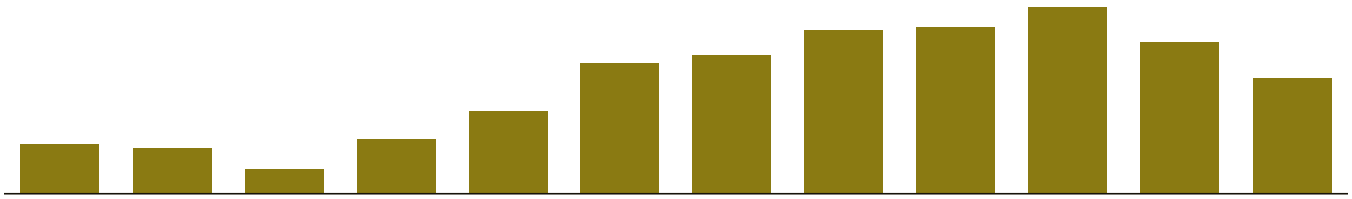
Account 8564-2177-9708
Period 1–31 January 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
733,973,397 s	**+7,476,519 s**	**-47,383,362 s**	**694,066,554 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	738,942,174
	The 0.30 s exchange charge on the wage from the Lunar Freight Co-operative has been waived. The exchange's note says the wage was small and the charge was large, and that waiving it was the only sensible course. Ref. CIBT-2980-F0DA-2		
05 Jan	Transfer to joint account	-2,981,266	735,960,908
	The joint account pays a standing sum to 8564-8103-8664 each quarter. The two holders have asked that the quarter be counted from the day they first signed, not the day the account opened, and the Bank has agreed, since the two dates are 28 days apart. Ref. CIBT-2980-FB17-1		
12 Jan	ATM withdrawal: Venus	-172,800	735,788,108
	The withdrawal waited 31 days at Venus while a technician came on foot from Hall E to correct the machine's clock. He arrived on the 12th, and the sum was paid that afternoon. Ref. CIBT-2980-03E2-9		
19 Jan	Slippage fee (Venus, 8 transfers)	-2,400	735,785,708
	The fee for 8 crossings is 2,400 s. The Teller has checked it against the posted rate, against the calculator and against her own sense of fairness. Only the first two agree. Ref. CIBT-2980-E43A-8		
25 Jan	Transfer to own account: Venus	-44,226,896	691,558,812
	The annual sundry for keeping your signature card on file is taken on the 25th each year. The card has not been replaced since 2975, and the fee has been paid on it regardless, which the officer at Hall E says is the card's own doing. Ref. CIBT-2980-195B-6		
31 Jan	Interest at 4.10% APY	+2,507,742	694,066,554
	Your interest was held at the Venus branch while its reconciler confirmed that no second of the period had been counted twice. None had. The interest posts with the whole period included. Ref. CIBT-2980-0C78-7		

Closing balance, month by month

Highest 773,679,134 s · lowest 591,060,633 s



February 2979 January 2980

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 2980-01