CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 116, Pallas Ring 10

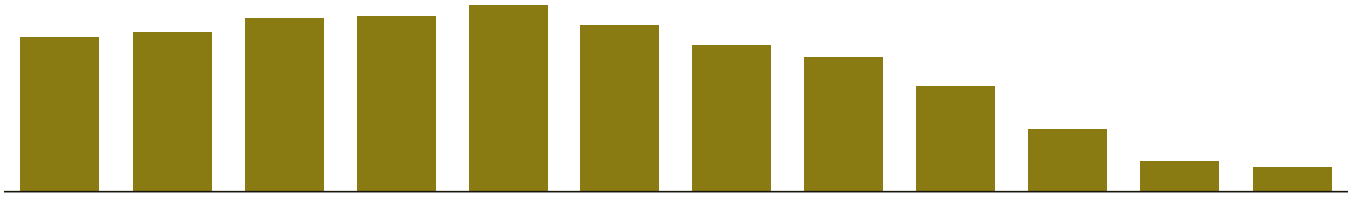
Account 8564-2177-9708
Period 1–30 June 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
462,674,065 s	**+6,549,580 s**	**-18,367,258 s**	**450,856,387 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Slippage fee (Lagos Sector, 2 transfers)	-1,800	462,672,265
	A slippage fee of 1,800 s is shown against 2 crossings whose only fault was being early. The Bank has no way to charge for early, and has charged for the crossing as if it had been on time. Ref. CIBT-2980-E710-2		
06 Jun	Transfer to joint account	-2,981,266	459,690,999
	A clerk asked whether one of you could make the transfer on a day the other was abroad. You said only if the transfer agreed, and the transfer, which has never had an opinion, was posted on the day you were both in town. Ref. CIBT-2980-6747-7		
15 Jun	Payroll credit: the Lunar Freight Co-operative	+4,968,777	464,659,776
	Salary from the Lunar Freight Co-operative is rounded to the whole day, and the 0.974 remainder is paid out as one coin at your next counter visit. The Teller believes it is the only coin the Bank has ever paid in person. Ref. CIBT-2980-6CD2-0		
28 Jun	Transfer to own account: Lagos Sector	-15,384,192	449,275,584
	A sundry credit from the Lunar Freight Co-operative's staff account, received at Hall E. The payroll office calls it a bonus; the Bank has been asked not to say so on the statement, and has called it a sundry credit instead, which both parties accept. Ref. CIBT-2980-A88F-8		
30 Jun	Interest at 4.10% APY	+1,580,803	450,856,387
	Interest was credited to 8564-8103-8664 on the 30th because the two accounts share a holder and a clerk. The interest is the same sum; it has been moved to 8564-2177-9708, and the other account has been told the sum was never its own. Ref. CIBT-2980-F172-5		

Closing balance, month by month

Highest 773,679,134 s · lowest 450,856,387 s



July 2979 June 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 2980-06