CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 153, Pallas Ring 10

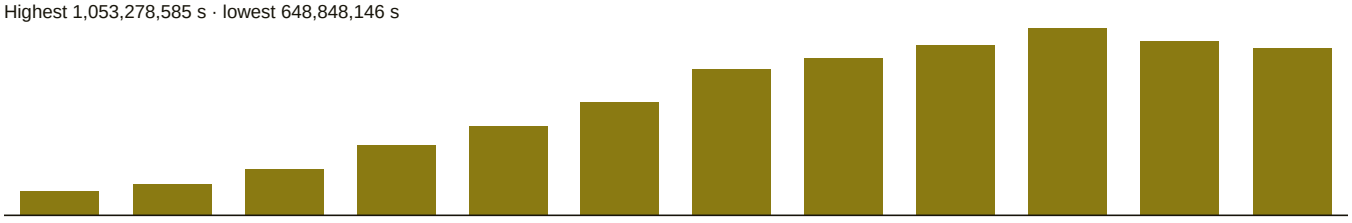
Account 8564-2177-9708
Period 1–31 August 2984
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,022,244,606 s	+8,461,446 s	-25,950,030 s	1,004,756,022 s

Date	Description	Amount (s)	Balance (s)
03 Aug	Transfer to own account: Delhi Sector	-22,792,364	999,452,242
	Under the small-sums rule a charge below one day is rounded to nothing, and a charge above that line to the whole day. This one was 0.986 over the line, so it was charged in full, which the Bank considers the fairer of the two. Ref. CIBT-2984-C915-1		
12 Aug	Payroll credit: the Lunar Freight Co-operative	+4,968,777	1,004,421,019
	Pay from the Lunar Freight Co-operative reached 8564-2177-9708 from the Europa station, where the staff are paid through the ice. The transfer crosses the ice a shade slower than the light does, and the Bank has allowed for it in the posting date. Ref. CIBT-2984-0897-1		
13 Aug	Slippage fee (Delhi Sector, 4 transfers)	-3,600	1,004,417,419
	A crossing of exactly one second is charged as one second and a crossing of two as two, but a crossing of one and a half is charged at the lower figure, as the first schedule required and every schedule since has kept. Ref. CIBT-2984-ED0B-6		
15 Aug	Transfer to joint account	-2,981,266	1,001,436,153
	Delhi Sector keeps a different day from ours, so the joint transfer is posted there one day ahead and here one day behind. Both holders agreed to this at Hall E, where an officer explained it with a diagram that neither has since been able to fold. Ref. CIBT-2984-6C32-7		
18 Aug	ATM withdrawal: Delhi Sector	-172,800	1,001,263,353
	You asked for 172,800 and were paid 2 Standard days, the nearest sum the machine could pay in whole coins. It was asked to pay the difference and reported that it had none, which the Bank does not dispute. Ref. CIBT-2984-EF88-6		
31 Aug	Interest at 4.10% APY	+3,492,669	1,004,756,022
	The posted rate at Pallas Ring 10 was set on the 31st by a vote of the branch's three longest-serving officers, and carried, in the minute's words, without strong feeling in either direction. Ref. CIBT-2984-3227-1		

Closing balance, month by month

Highest 1,053,278,585 s · lowest 648,848,146 s



September 2983 August 2984

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 2984-08