CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 163, Pallas Ring 10

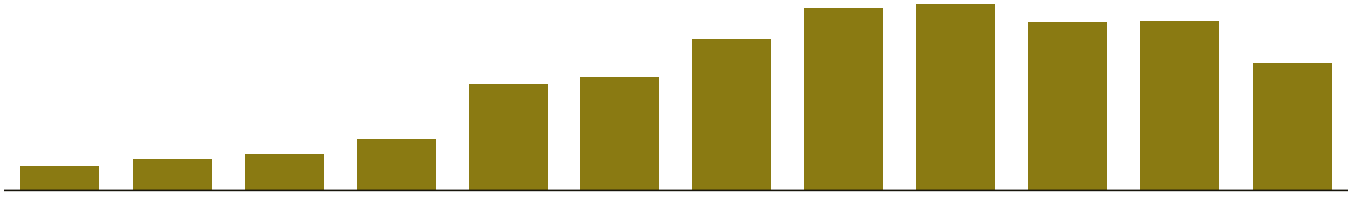
Account 8564-2177-9708
Period 1–31 August 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,058,270,793 s	**+3,615,758 s**	**-52,431,580 s**	**1,009,454,971 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Slippage fee (Luna, 2 transfers)	-1,800	1,058,268,993
	The fee is charged on the crossing and not on the sum sent, so a larger transfer costs no more to cross than a small one. The reverse arrangement has been tried and is not recommended. Ref. CIBT-2987-2CBC-8		
10 Aug	Transfer to own account: Luna	-49,448,514	1,008,820,479
	Sundries under one day are carried forward. This one was a fraction over, so it carries the fraction, and the fraction carries its own small charge of 0.30 s, which is not carried. Ref. CIBT-2987-2CA1-9		
19 Aug	Transfer to joint account	-2,981,266	1,005,839,213
	Both mandates on this joint account were checked against the signature file on the 19th. The signatures differ by a stroke on the second holder's surname, which the file has always shown and which the auditors have accepted as the holder's own hand. Ref. CIBT-2987-3E1F-7		
31 Aug	Interest at 4.10% APY	+3,615,758	1,009,454,971
	Auditors' note: the interest on 8564-2177-9708 for the 31st was checked in three hands, and the three agreed. The auditors have recorded the agreement and asked no one to explain it. Ref. CIBT-2987-7467-4		

Closing balance, month by month

Highest 1,079,324,390 s · lowest 887,076,857 s



September 2986 August 2987

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 2987-08