CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 49, Pallas Ring 10

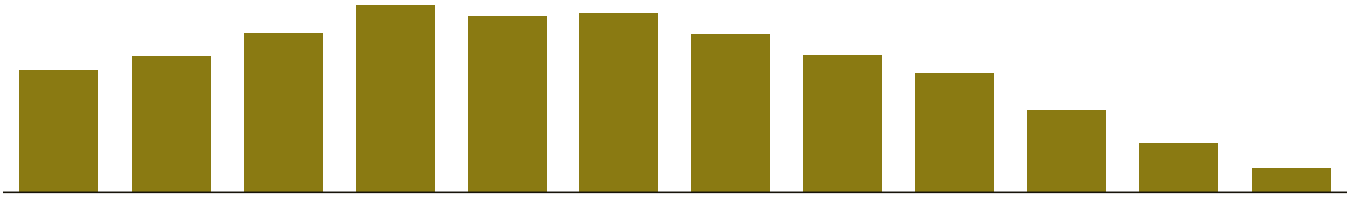
Account 8564-2177-9708
Period 1–31 January 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
444,741,866 s	**+6,488,311 s**	**-43,350,900 s**	**407,879,277 s**

Date	Description	Amount (s)	Balance (s)
07 Jan	Transfer to joint account	-2,981,266	441,760,600
	The shares of the joint balance are rounded to the lower of the two figures, as the convention requires. Any odd second goes to whichever holder is named first on the mandate. Ref. CIBT-2991-FFE3-3		
15 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	446,729,377
	Your the Lunar Freight Co-operative credit reaches 8564-8103-8664 within the hour of arriving at 8564-2177-9708, every month since 2987. The Bank has begun to leave that interval open at the counter, in case you are early. Ref. CIBT-2991-D11E-8		
16 Jan	ATM withdrawal: Phobos	-259,200	446,470,177
	The machine at Phobos is a good listener and an indifferent speaker, which is why nobody has ever had to repeat a withdrawal to it. Ref. CIBT-2991-06EA-9		
21 Jan	ATM withdrawal: Phobos	-172,800	446,297,377
	The Phobos machine asked for a second signature, which you gave, and then asked for a third, which you did not. The man on the concourse says the third is optional and that most customers find it so. Ref. CIBT-2991-DD84-7		
22 Jan	Transfer to own account: Phobos	-39,934,934	406,362,443
	You ask for a receipt for every small sum you pay, including the sum you pay for the receipt. The counter has begun to write the second receipt on the back of the first, and the sundry is charged once for the pair. Ref. CIBT-2991-356D-9		
25 Jan	Slippage fee (Phobos, 3 transfers)	-2,700	406,359,743
	Internal audit has traced the 3 crossings to their sending branch and found that each was entered in the ledger in the order it was sent. This is unusual enough to be recorded, and the auditors have recorded it. Ref. CIBT-2991-1EB4-9		
31 Jan	Interest at 4.10% APY	+1,519,534	407,879,277
	Interest for the period was credited 30 days after it closed, because the close had to wait for the Pallas Ring 10 day to finish its own count. Interest accrued in the interval, as interest does, and is included in the sum shown. Ref. CIBT-2991-F8A8-0		

Closing balance, month by month

Highest 648,351,997 s · lowest 407,879,277 s



February 2990 January 2991

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  2991-01`