CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 38, Pallas Ring 10

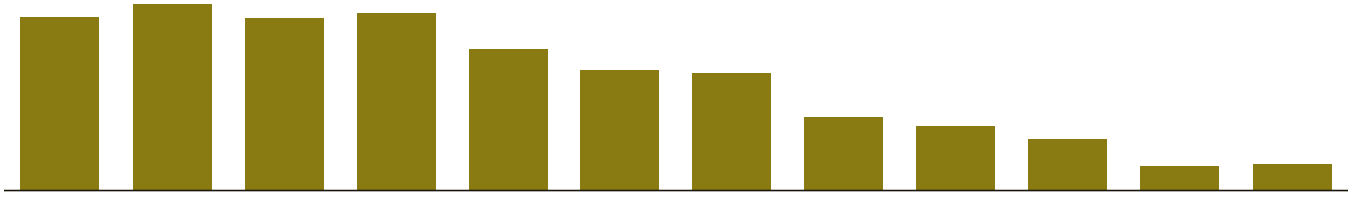
Account 8564-2177-9708
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
879,411,307 s	**+7,911,629 s**	**-3,241,066 s**	**884,081,870 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Deposit: Hall E	+4,906,974	884,318,281
	Every first Thursday a deposit of 4,906,974 is made in a brown envelope, on which the holder has written the same figure since 2991. The envelope is stamped, collected and handed back to the holder empty, and the holder keeps it. Ref. CIBT-2995-5DEA-2		
10 Nov	ATM withdrawal: Bronx Sector	-172,800	884,145,481
	The teller noted that you asked her to hold the cash while you decided whether to keep it. She held it. The decision is recorded as yours. Ref. CIBT-2995-FE1A-0		
12 Nov	ATM withdrawal: Bronx Sector	-86,400	884,059,081
	The Lunar Freight Co-operative has its own machine on the same concourse, installed the same month as this one. The firm's machine has never been asked to match one of your withdrawals, and the Bank has not asked it to try. Ref. CIBT-2995-B974-7		
20 Nov	Slippage fee (Bronx Sector, 1 transfers)	-600	884,058,481
	A line of 1 crossings was entered under the account above and has been moved to yours, where the crossings were made. The fee of 600 s has gone with them. The account above was never charged and is not owed the fee, and the Bank has written to say so. Ref. CIBT-2995-D359-6		
24 Nov	Transfer to joint account	-2,981,266	881,077,215
	The Lunar Freight Co-operative pays one holder's share of the joint transfer on the last working day and the other holder's on the first. The firm asked that the two halves not be combined, and the Bank has never combined them, though the account would be easier to read if it did. Ref. CIBT-2995-1B10-9		
30 Nov	Interest at 4.10% APY	+3,004,655	884,081,870
	Credited while you were at lunch, the interest was, in the Teller's view, the first sensible use anyone has made of the Bank's time this quarter. Ref. CIBT-2995-94AA-6		

Closing balance, month by month

Highest 1,170,382,413 s · lowest 879,411,307 s



December 2994 November 2995

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 2995-11