CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 370, Pallas Ring 10

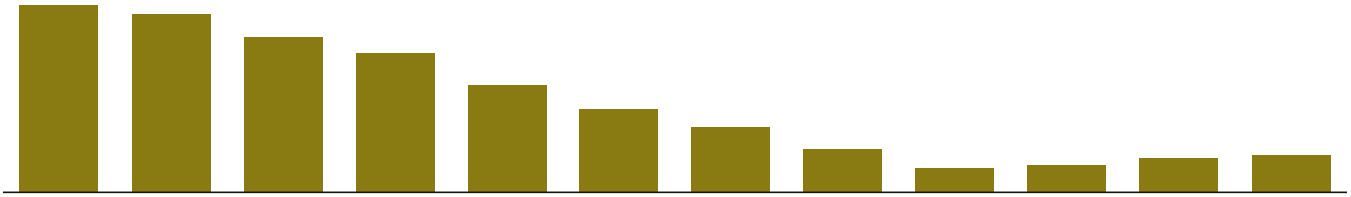
Account 8564-2177-9708
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
499,980,631 s	**+9,512,736 s**	**-3,241,066 s**	**506,252,301 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Transfer to joint account	-2,981,266	496,999,365
	The joint statement printed the interest as a transfer. It was interest, credited at the posted rate, and the line has been relabelled; the sum is unchanged. Ref. CIBT-2999-88FA-8		
10 Jan	Slippage fee (Venus, 2 transfers)	-600	496,998,765
	You ask for each fee to be read out in seconds, though the posted rate is printed in minutes for the first 30 days of the month. The officer converts it aloud, and you correct her conversion by 0.945, which the Bank has not been able to refute and has not tried to. Ref. CIBT-2999-8A8A-3		
14 Jan	ATM withdrawal: Venus	-172,800	496,825,965
	The withdrawal due on the 14th at Venus was paid a day early, because the machine could not dispense on the day itself. The balance was made up the following morning, in full, and nobody waited. Ref. CIBT-2999-C139-5		
21 Jan	Deposit: Hall E	+2,835,692	499,661,657
	The Teller counted the notes at the Hall E window, and then again while you waited, and the two counts agreed. The second officer's initials are on the slip, and the Teller asks us to say it was a quiet afternoon, which is the best kind. Ref. CIBT-2999-87BA-3		
24 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	504,630,434
	The Lunar Freight Co-operative wage for the 24th came to 4,968,777, and the odd 0.948 was rounded in the employer's favour, as the agreement between the two offices allows. It is the first month this year that the rounding has gone that way. Ref. CIBT-2999-EA69-6		
29 Jan	ATM withdrawal: Venus	-86,400	504,544,034
	An earlier line showed this cash-time withdrawal as 86,400. The line has been amended to the figure on the receipt, and the balance is correct. Ref. CIBT-2999-1DB6-8		
31 Jan	Interest at 4.10% APY	+1,708,267	506,252,301
	Interest is paid every month into a savings line at 8564-8103-8664 by standing instruction, so the month's figure leaves the account before the depositor has finished reading it. The savings line holds it for a rainy day, and the rainy day has not yet been named. Ref. CIBT-2999-97A7-3		

Closing balance, month by month

Highest 891,160,742 s · lowest 474,299,746 s



February 2998 — January 2999

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  2999-01`