CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 44, Pallas Ring 10

Account 8564-2177-9708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
810,785,205 s	**+2,770,182 s**	**-41,502,334 s**	**772,053,053 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	Transfer to own account: Oakland Sector	-38,261,568	772,523,637
	The internal audit found this item sitting between two others that were both correct, which it thought worth recording. It has been reconciled and now sits alone, which the audit regards as tidier. Ref. CIBT-3012-76E5-9		
12 Jan	Transfer to joint account	-2,981,266	769,542,371
	The Teller records that Wren Northcott asked whether the joint account could be closed and reopened as a single account in one name. The Teller said it could. Wren Northcott said that would be no fun at all. Ref. CIBT-3012-8185-2		
26 Jan	ATM withdrawal: Oakland Sector	-259,200	769,283,171
	The Teller counted the notes twice at the window, once for you and once because you had asked how many there were. The figure was the same both times, which she describes as the only pleasant surprise of the morning. Ref. CIBT-3012-C8CB-4		
27 Jan	Slippage fee (Oakland Sector, 1 transfers)	-300	769,282,871
	When asked whether the 300 s was fair, the Teller said that it was the fee, which is not the same thing, and that no customer had asked them to explain the difference before. Ref. CIBT-3012-2752-6		
31 Jan	Interest at 4.10% APY	+2,770,182	772,053,053
	You asked whether the interest would rise if you left it alone, were told it would, and then left it alone for a further 2 periods to see. It has risen, and the Teller says she was not surprised, though she said so quietly. Ref. CIBT-3012-F890-9		

Closing balance, month by month

Highest 851,127,929 s · lowest 469,338,565 s



February 3011 January 3012

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 3012-01