CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 331, Pallas Ring 10

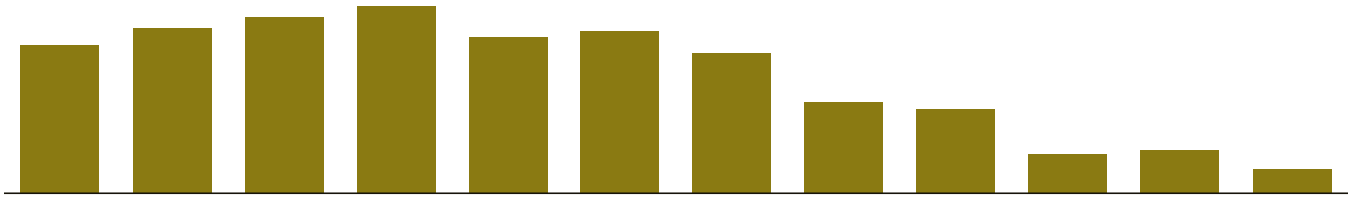
Account 8564-2177-9708
Period 1–31 January 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
889,015,669 s	**+3,037,470 s**	**-29,021,498 s**	**863,031,641 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Io	-259,200	888,756,469
	Withdrawal of 3 Standard days on the first working day of the month, as it has been since 3012. The machine knows the figure by heart and no longer asks you to confirm it. Ref. CIBT-3014-7F39-3		
05 Jan	Transfer to own account: Io	-25,778,632	862,977,837
	A sundry of 0.30 s is drawn on the 5th of each month for the upkeep of a barrow of spare keys at Hall E. The keys fit no lock the Bank owns, and the barrow is inspected every 3 years. Ref. CIBT-3014-DDD1-3		
08 Jan	Slippage fee (Io, 4 transfers)	-2,400	862,975,437
	The Mars relay reckons its seconds from a clock kept in a dust-proof box, and the dust has never once been found to change the reading. The fee of 2,400 s is the Bank's best reading of both. Ref. CIBT-3014-202F-8		
28 Jan	Transfer to joint account	-2,981,266	859,994,171
	The transfer was held 28 days because one holder had been called to Io on the day it was due, and the mandate requires both at the second signature. The second signature came by sealed letter, which the Bank accepts only from holders who are very thorough about the seal. Ref. CIBT-3014-9270-0		
31 Jan	Interest at 4.10% APY	+3,037,470	863,031,641
	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-3014-1138-5		

Closing balance, month by month

Highest 1,087,694,594 s · lowest 863,031,641 s



February 3013 January 3014

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 3014-01