CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Pax Wetherby
Unit 372, Pallas Ring 10

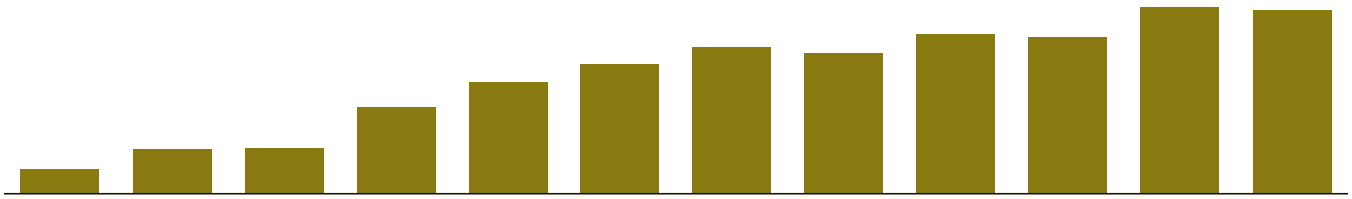
Account 8564-2680-9708
Period 1–31 January 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
126,222,640 s	**+1,136,905 s**	**-1,549,325 s**	**125,810,220 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: Ganymede	-1,026,928	125,195,712
	The sundry waited 31 days in the tray marked "awaiting a reason", because the reason was written on the back of the slip and nobody had turned it over. It has now been turned over. Ref. CIBT-2989-D7EA-7		
04 Jan	ATM withdrawal: Ganymede	-86,400	125,109,312
	Standing withdrawals of this size have been made from Ganymede on your behalf since 2986. The machine knows the sum by now, and the teller has taken to passing the slip across without being asked. Ref. CIBT-2989-4ABE-2		
17 Jan	Payroll credit: Interworld Post	+716,163	125,825,475
	The employer's commission is taken before the wage is paid and rounded down to the nearest five seconds, as its payroll office has always done. The saving of 300 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-2989-4AAD-0		
26 Jan	Transfer to joint account	-429,697	125,395,778
	No charge was made for the second copy of the joint statement, since Soren Fothergill had already read the first aloud at the counter and the second was needed only for the reading. The Bank counts a copy read aloud as a copy delivered. Ref. CIBT-2989-5FDE-0		
29 Jan	Slippage fee (Ganymede, 7 transfers)	-6,300	125,389,478
	A crossing that could not be found on the relay's log was found on the Bank's, under 8564-2680-9708. It had been sent once, correctly, and the fee for it is 6,300 s, which was owed all along. Ref. CIBT-2989-3490-8		
31 Jan	Interest at 4.00% APY	+420,742	125,810,220
	Interest at 4.00% APY, credited on the first second of each Pallas Ring 10 day rather than the last, at your request. The change adds a fraction of a second to every month, and it has been left in place since 2986. Ref. CIBT-2989-381F-6		

Closing balance, month by month

Highest 126,222,640 s · lowest 103,621,017 s



February 2988 January 2989

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 2680-9708 2989-01