CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Bracegirdle
Unit 104, Pallas Ring 10

Account 8564-3527-8564
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
396,719,718 s	**+3,710,135 s**	**-8,909,330 s**	**391,520,523 s**

Date	Description	Amount (s)	Balance (s)
02 Dec	ATM withdrawal: Kepler Ring	-259,200	396,460,518
	The withdrawal was made at the machine in the foyer of Cloudport Aerostat Lines's offices at Kepler Ring. The firm has asked that the machine be recorded as its own. It has been recorded as the Bank's, which the firm has been told is the same machine. Ref. CIBT-3003-FC50-6		
02 Dec	Slippage fee (Kepler Ring, 9 transfers)	-2,700	396,457,818
	Your transfers to Kepler Ring are reckoned on the local clock, which the Bank reads each morning and then reads again before lunch. In 2998 the two readings were found to differ by 59 seconds, and the fee of 0.30 s has been charged on the average of the two, which the Bank regards as fair to both clocks. Ref. CIBT-3003-089C-6		
05 Dec	Turbulence Cover	-15,683	396,442,135
	Premiums are rounded to the nearest 29 seconds of the route's own clock, which is ours on the first of the month and the route's on every other day. The difference is printed in the margin for the week, where anyone with the timetable can explain it. Ref. CIBT-3003-65C6-6		
13 Dec	Payroll credit: Cloudport Aerostat Lines	+2,619,156	399,061,291
	Pay for the last 29 Standard days was rounded to the nearest five seconds, the figure the employer's office has always used. The Bank's own rule would have rounded it down. The contract names the employer's rule, and the Bank has applied it. Ref. CIBT-3003-86B7-9		
24 Dec	Transfer to joint account	-1,571,493	397,489,798
	The Kepler Ring half of the joint account is paid in turns, and the Hall E half in seconds. The two holders have agreed that the difference is a matter for the clocks and not for them, and they have not needed to agree again. Ref. CIBT-3003-FB2A-9		
27 Dec	ATM withdrawal: Kepler Ring	-172,800	397,316,998
	Over 5 visits to the machine at Kepler Ring you have taken the same 2 Standard days and stood the same distance from it. The Bank has recorded the distance and does not propose to alter it. Ref. CIBT-3003-F020-4		
28 Dec	Transfer to own account: Kepler Ring	-6,887,454	390,429,544
	The Authority's copy of this sundry reached the Head Office a day after the Bank's, and the Bank has accepted the Authority's date on the grounds that it is the only one with a seal on it. Ref. CIBT-3003-956C-9		
31 Dec	Interest at 3.30% APY	+1,090,979	391,520,523
	Interest for the month. The posted rate changed on the 31st; interest before that date was calculated at the old rate and after it at the new. Ref. CIBT-3003-BCD5-2		

Closing balance, month by month

Highest 461,073,011 s · lowest 361,203,689 s



January 3003 December 3003

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  3527-8564  3003-12`