CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Fothergill
Unit 126, Pallas Ring 10

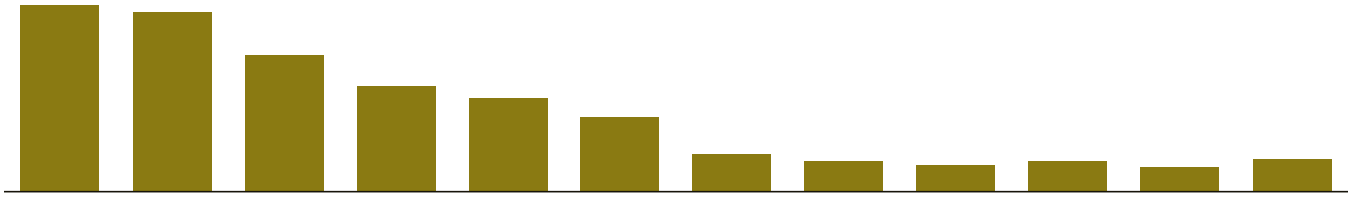
Account 8564-4918-9708
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
154,013,271 s	**+4,834,936 s**	**-518,700 s**	**158,329,507 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Ganymede, 1 transfers)	-300	154,012,971
	The statement undercharged the crossings by 900 seconds, which the Bank found on running the schedule a second time. The difference has been added to this month's fee, and the figure shown is the one the relay had been carrying on its own books. Ref. CIBT-3012-573C-4		
13 Oct	Memory Vault: box 65-922, quarter	-259,200	153,753,771
	Box 65-922 is rented from the Ganymede sub-level, which you visit once a year when you are on that world. Each visit you ask for the box, sit with it for 51 minutes, and sign the book without writing anything. The custodian there has never asked what you think about. Ref. CIBT-3012-9C63-7		
19 Oct	Deposit: Hall E	+4,295,890	158,049,661
	Every envelope you bring in is sealed in the same order you sealed the one before, and the order is written on the back of the statement where anyone may check it. The officers have stopped checking and simply initial the foot. Ref. CIBT-3012-2189-0		
28 Oct	ATM withdrawal: Ganymede	-259,200	157,790,461
	The duty officer at Ganymede has been asked whether the machine ever makes mistakes. He says it made one, which was to be early, and that he has not reported it because it was pleasant. Ref. CIBT-3012-036D-9		
31 Oct	Interest at 4.20% APY	+539,046	158,329,507
	Your bonus from the Ceres Ring Assay Office was credited to this account as interest rather than pay, because the payroll office could not decide which box to tick. The Bank has been asked to treat it as pay for the tax and as interest for the rest, and has said it will think about it. Ref. CIBT-3012-096E-6		

Closing balance, month by month

Highest 244,620,116 s · lowest 154,013,271 s



November 3011 October 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 4918-9708 3012-10