CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Abernethy
Unit 342, Pallas Ring 10

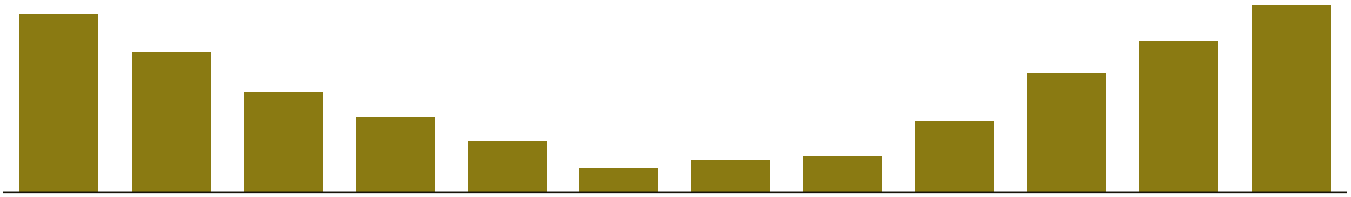
Account 8564-9040-9708
Period 1–31 January 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
31,688,967 s	**+1,828,027 s**	**-295,324 s**	**33,221,670 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: Belt Ore Consolidated	+153,415	31,842,382
	The rule rounds Belt Ore Consolidated's pay to the nearest 28-second block rather than the whole second, so the credit of 153,415 came out 28 seconds short of the contract. The contract has been read again. It says "about", and the Bank accepts that. Ref. CIBT-2997-DEDA-9		
02 Jan	Deposit: Hall E	+1,485,885	33,328,267
	You always bring a pencil to the counter and always leave it there. The officers keep the pencils in a tin with your name on the lid, and it is now the fullest tin at Hall E. Ref. CIBT-2997-C0CD-9		
08 Jan	Mech Veterans' Time Pension	+64,612	33,392,879
	Time Pension credited on the first working day of each month since 2993, and each time the Pensions Office has checked the date against the schedule and found nothing to add. Ref. CIBT-2997-42F1-0		
10 Jan	Temporal Health Plan	-33,424	33,359,455
	The claim was reviewed on the 10th. The reviewer wished to know whether the injury had been sustained in the course of work or merely on the way to it, and was satisfied with the answer, which was a bus. Ref. CIBT-2997-8521-7		
18 Jan	ATM withdrawal: Titan	-172,800	33,186,655
	You have withdrawn 60 cycles from the Titan machine every Monday since 2994. The machine has begun to anticipate you, and says so on its screen, which was not part of its design. Ref. CIBT-2997-AB25-3		
20 Jan	ATM withdrawal: Titan	-86,400	33,100,255
	At Titan the machine's day begins when the station's ring has turned, which is some way after ours. The withdrawal made on the 20th therefore posted on the day before it was made, and the Bank has allowed the difference. Ref. CIBT-2997-A7F6-3		
22 Jan	Slippage fee (Titan, 9 transfers)	-2,700	33,097,555
	A 30-day delay at Titan came from a dispute between two officers about which desk was first in the queue. The desk is now first, the queue is now shorter, and the fee is unchanged. Ref. CIBT-2997-B08E-8		
31 Jan	Interest at 4.70% APY	+124,115	33,221,670
	Interest is credited on the 31st of each month at 4.70% APY, the same rate as the month before and the month before that. Ref. CIBT-2997-5B8E-3		

Closing balance, month by month

Highest 33,221,670 s · lowest 26,121,472 s



February 2996 January 2997

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  9040-9708  2997-01`