CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Abernethy
Unit 340, Pallas Ring 10

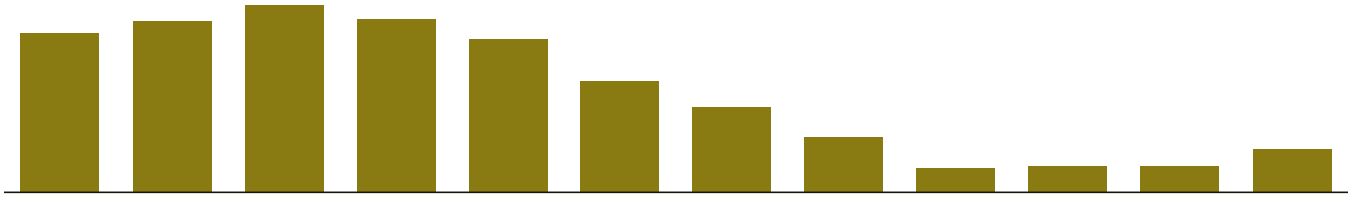
Account 8564-9040-9708
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,838,392 s	**+985,976 s**	**-120,147 s**	**13,704,221 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	ATM withdrawal: Phobos	-86,400	12,751,992
	The machine at Phobos keeps its own calendar, so your withdrawal was logged there before the 4th had begun at the Head Office. The date on this line is ours; the time on the receipt is theirs. Ref. CIBT-3016-AE1B-1		
13 Jan	Slippage fee (Phobos, 7 transfers)	-2,100	12,749,892
	Your transfers to Belt Ore Consolidated's staff account crossed 7 times this month at 0.30 s each. Belt Ore Consolidated has not reimbursed them and does not intend to; no request for reimbursement appears in the file. Ref. CIBT-3016-1C0A-1		
15 Jan	Deposit: Hall E	+729,000	13,478,892
	The slip recorded 29 envelopes and the counter found 10. The extra one has been credited to you, since the Bank does not keep what it did not count. Ref. CIBT-3016-8863-9		
16 Jan	Payroll credit: Belt Ore Consolidated	+153,415	13,632,307
	Belt Ore Consolidated has asked that the wage be paid before the work is done, on the grounds that the work will be done in any case. The Bank has declined. The firm has paid the Bank a small fee for asking, which the Bank has accepted in the spirit intended. Ref. CIBT-3016-E045-4		
23 Jan	Temporal Health Plan	-31,647	13,600,660
	The Teller observes that the plan's premium is paid a month in advance, which makes the plan your most patient creditor. You have never asked it for interest on the difference. Ref. CIBT-3016-2234-5		
27 Jan	Mech Veterans' Time Pension	+53,278	13,653,938
	Mech Veterans' Time Pension for the month. Your service record shows 6 years with the Authority's mechanised divisions; the payment includes the allowance for upgrades fitted in service. Ref. CIBT-3016-3E2C-9		
31 Jan	Interest at 4.70% APY	+50,283	13,704,221
	On Phobos the interest is credited by the local clock, and the statement carries it across at the posted rate on the day it lands. The figure is the one the local office sends, and the local office sends it to the second. Ref. CIBT-3016-421C-0		

Closing balance, month by month

Highest 20,842,704 s · lowest 12,758,001 s



February 3015 January 3016

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  3016-01`