CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 181, Pallas Ring 10

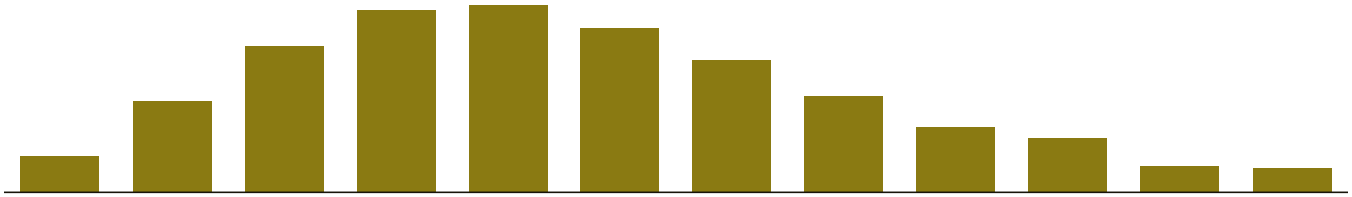
Account 8564-1663-2847
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,413,215 s	**+399,875 s**	**-515,994 s**	**41,297,096 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	ATM withdrawal: Delhi Sector	-172,800	41,240,415
	No fee on this withdrawal, which took the whole of the balance you had asked to keep aside for the month. The Bank regards a clean withdrawal as its own reward and charges nothing for it. Ref. CIBT-3012-76D2-5		
10 Nov	Payroll credit: Cloudport Aerostat Lines	+237,674	41,478,089
	The wage for 31 days of a new post was held in the Delhi Sector suspense account until the post was confirmed on the 10th. The confirmation was late and the wage was not, so the wage has been credited from the first day of the post. Ref. CIBT-3012-3D24-9		
11 Nov	Transfer to own account: Delhi Sector	-173,567	41,304,522
	Carried from Delhi Sector by the freight relay, where the item was rounded to the whole day before it left. The courier has been paid for the 0.966 it carried and has asked nothing in return. Ref. CIBT-3012-930B-0		
17 Nov	Turbulence Cover	-25,823	41,278,699
	A premium was entered twice in the same week, first as a payment and then as a refund for it. The two cancel, and the statement shows both, so that they can be seen cancelling. Ref. CIBT-3012-F2EC-4		
20 Nov	Slippage fee (Delhi Sector, 4 transfers)	-1,200	41,277,499
	The crossing is reported at 1,200 s, the relay's log gives the same figure, and the clock at the far end is said by its own officer to have been correct, for once. The auditors have initialled all three. Ref. CIBT-3012-0053-8		
23 Nov	Transfer to joint account	-142,604	41,134,895
	The Mars half of the joint account is kept in days, and the transfer to 8564-1133-1296 is made on the second morning of the local day. The Bank accepts this as the same morning, seen from further off. Ref. CIBT-3012-A8A8-0		
30 Nov	Interest at 4.70% APY	+162,201	41,297,096
	The rate printed on the last statement was the rate for the year before, set in the same type as the rest, and it looked right to anyone who did not check. The interest was calculated at the correct rate, and the difference is shown below. Ref. CIBT-3012-BFF1-3		

Closing balance, month by month

Highest 51,738,088 s · lowest 41,297,096 s



December 3011 November 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  1663-2847  3012-11`