CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 272, Pallas Ring 10

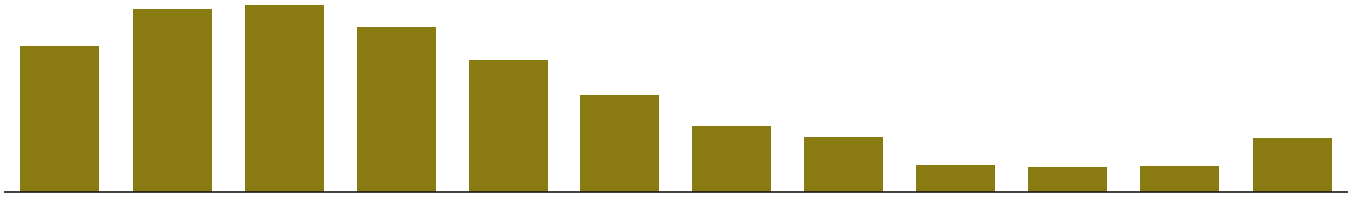
Account 8564-1663-2847
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
41,386,413 s	**+2,443,964 s**	**-663,104 s**	**43,167,273 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: Cloudport Aerostat Lines	+237,674	41,624,087
	Cloudport Aerostat Lines pays its crew at Callisto in the dock's own hours, which the local office counts from each lock cycle. The Bank converts the hours into Standard seconds on arrival and does not ask the lock to explain itself. Ref. CIBT-3013-87E6-3		
12 Jan	ATM withdrawal: Callisto	-259,200	41,364,887
	The machine asked whether you wanted a receipt. You said yes, took it, and walked away before it had finished printing, which the officer on the concourse regards as a tactful answer. Ref. CIBT-3013-DE0A-9		
13 Jan	Transfer to joint account	-142,604	41,222,283
	The call from Callisto ran long, and the transfer was held 29 days for it. Yara Gunnarsdottir finished the call on the 13th, and the transfer went through within the minute. Ref. CIBT-3013-CF1C-2		
17 Jan	Deposit: Hall E	+2,044,194	43,266,477
	The counter fee on this deposit has been waived, because the envelope was addressed to the window by name. The Bank holds that a courtesy of that kind is never charged for. Ref. CIBT-3013-D7F0-0		
26 Jan	ATM withdrawal: Callisto	-259,200	43,007,277
	The 3 Standard days you drew at Callisto is an advance against Cloudport Aerostat Lines's pay, authorised in writing by its payroll office and to be recovered from the next credit. Ref. CIBT-3013-1A01-0		
29 Jan	Slippage fee (Callisto, 7 transfers)	-2,100	43,005,177
	The Mars leg shown on the last statement was a route that does not exist. The leg has been moved to the correct crossing and the fee restated. Ref. CIBT-3013-0022-5		
31 Jan	Interest at 4.70% APY	+162,096	43,167,273
	Interest on this line agrees with the branch's own sheet and with Head Office. The Audit Committee's sampler has ticked it and asks only that the figure be spelt out in seconds, which it is. Ref. CIBT-3013-179D-8		

Closing balance, month by month

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



February 3012 January 3013

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 3013-01