CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 47, Pallas Ring 10

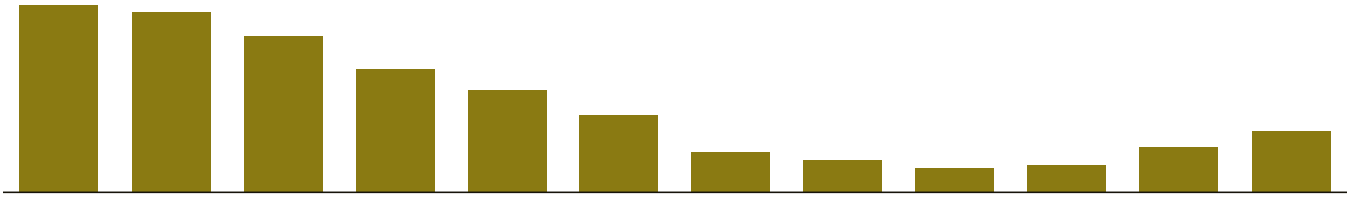
Account 8564-1663-2847
Period 1–31 July 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
28,439,705 s	**+2,421,244 s**	**-509,420 s**	**30,351,529 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Payroll credit: Cloudport Aerostat Lines	+237,674	28,677,379
	On Titan the Cloudport Aerostat Lines wages go out with the ice-shift, so the credit arrives before the month it covers and waits in the lobby until the month catches up. Ref. CIBT-3015-BCAD-7		
04 Jul	Turbulence Cover	-18,516	28,658,863
	Phobos crossings are insured by the orbit, which comes round to the same place every 28 hours. A claim filed on the first pass is held until the second, and the clerk waits for it at the window with a cup of something warm. Ref. CIBT-3015-D323-1		
07 Jul	ATM withdrawal: L4 Habitat	-86,400	28,572,463
	A sum of One Standard day is drawn each month at L4 Habitat on the same card and paid out in the same whole watches. The Bank has been able to predict the figure to the second for 28 years. Ref. CIBT-3015-08F8-1		
16 Jul	ATM withdrawal: L4 Habitat	-259,200	28,313,263
	The Teller hands the cash across as if it were a letter. The machine, she says, counts faster than she does, and has never once been wrong about who you are. Ref. CIBT-3015-54DD-2		
19 Jul	Deposit: Hall E	+2,072,182	30,385,445
	You count your envelope before you seal it and write the total on the outside, so the counter can check it against the slip in the time it takes to say the figure. Most holders have never heard of this method. The Bank has adopted it. Ref. CIBT-3015-A615-2		
21 Jul	Transfer to joint account	-142,604	30,242,841
	The joint statement describes the transfer as "shared". The Teller has been asked whether this is a description or an instruction, and has said she has not been asked to decide which. Ref. CIBT-3015-DC1E-4		
28 Jul	Slippage fee (L4 Habitat, 9 transfers)	-2,700	30,240,141
	The fee of 2,700 s covers 9 transfers, all sent on the 28th, which is the day you usually send them. Over the years the L4 Habitat relay has learned the habit and keeps a seat open for you, which the Bank records as a service and charges as one. Ref. CIBT-3015-B22B-3		
31 Jul	Interest at 4.70% APY	+111,388	30,351,529
	You have been asked at every statement since 3013 whether you would like the interest sent to your own address instead of kept on the card. You have said "in the account" every time, in the same words, and the question has been withdrawn each time with thanks. Ref. CIBT-3015-42E7-7		

Closing balance, month by month

Highest 45,268,782 s · lowest 25,965,260 s



August 3014 July 3015

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 3015-07