CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 229, Pallas Ring 10

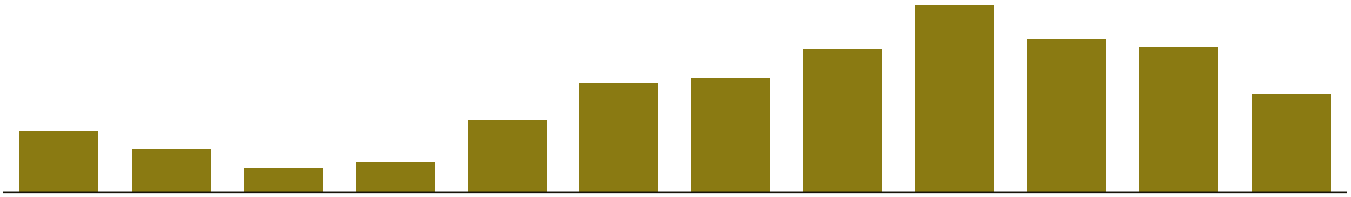
Account 8564-1663-2847
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,254,530 s	**+364,004 s**	**-2,831,040 s**	**29,787,494 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Delhi Sector	-86,400	32,168,130
	Cloudport Aerostat Lines sends the monthly envelope for its pension payments to Delhi Sector marked with your number. The machine opens it, counts the notes, and pays them out on the same stroke of the concourse clock. Ref. CIBT-3016-A243-0		
04 Jan	Transfer to joint account	-142,604	32,025,526
	The joint sum is divided at the mandate's percentage and rounded to the nearest second before the shares are set. The odd second goes to whichever holder's name has more letters, a rule the mandate's drafter introduced in 3013 without explanation. Ref. CIBT-3016-B144-1		
06 Jan	Transfer to own account: Delhi Sector	-2,414,997	29,610,529
	Delhi Sector charges its sundries by the length of the working shift, so a small item raised at dusk costs more than the same item raised at dawn. The Bank applies the rule without comment and asks the desk which dawn it means. Ref. CIBT-3016-A7C5-2		
18 Jan	Turbulence Cover	-9,739	29,600,790
	Cloudport Aerostat Lines pays the turbulence premium on the Friday, and the claims are paid to you on the Monday, which the underwriters call a weekend, though the policy does not know it. Ref. CIBT-3016-608F-0		
19 Jan	Payroll credit: Cloudport Aerostat Lines	+237,674	29,838,464
	Cloudport Aerostat Lines's Titan office pays in days from a dock clock that runs slow against ours, so each remittance arrives early by the length of a long breakfast. The difference is reconciled every month and seldom mentioned. Ref. CIBT-3016-6BFA-7		
24 Jan	ATM withdrawal: Delhi Sector	-172,800	29,665,664
	No charge is made for a withdrawal the machine declines to complete, and this one declined twice before the third attempt. The fee shown is for the third; the first two are not on the statement at all. Ref. CIBT-3016-CD95-7		
30 Jan	Slippage fee (Delhi Sector, 5 transfers)	-4,500	29,661,164
	An officer who had never before read a slippage line in full has reviewed this one. She asks us to say that it is longer than she expected, and that she found it restful. Ref. CIBT-3016-60A2-9		
31 Jan	Interest at 4.70% APY	+126,330	29,787,494
	Most people never look at the working. The Bank publishes it so that anyone who wants to can check it, and most who do then go back to bed. Ref. CIBT-3016-29C4-8		

Closing balance, month by month

Highest 34,382,557 s · lowest 25,965,260 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 1663-2847 3016-01