CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 178, Pallas Ring 10

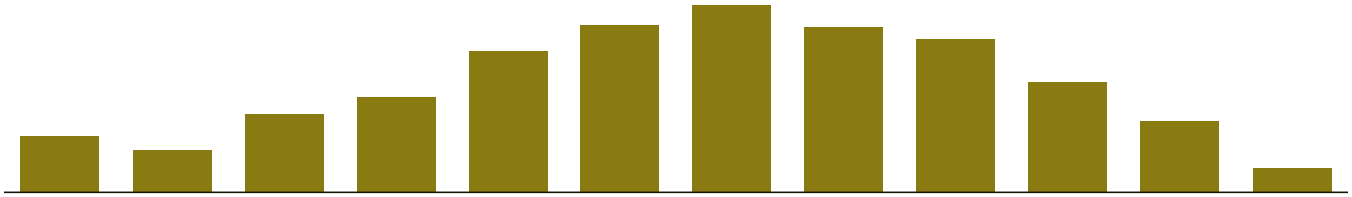
Account 8564-1663-2847
Period 1–31 July 3024
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,383,113 s	**+360,825 s**	**-3,616,234 s**	**21,127,704 s**

Date	Description	Amount (s)	Balance (s)
05 Jul	ATM withdrawal: Europa	-172,800	24,210,313
	Why this withdrawal took 48 minutes was the auditors' question. The relay's log shows the machine waiting for the Bank's confirmation and the Bank waiting for the machine. The auditors have found this to be nobody's fault, and have recorded it as their finding. Ref. CIBT-3024-10B3-5		
06 Jul	ATM withdrawal: Europa	-259,200	23,951,113
	You stand facing the wall while the cash comes out, as though the wall were the thing dispensing. The officer has learned not to look at the wall at that moment, and the wall has not objected. Ref. CIBT-3024-2E1A-4		
10 Jul	Transfer to joint account	-142,604	23,808,509
	The transfer due on the 10th was held 29 days while the second holder's mandate was confirmed by post, since that holder was travelling. Both signatures are on file, and the transfer crossed on the 10th. Ref. CIBT-3024-7367-6		
15 Jul	New Time™ exchange	+27,651	23,836,160
	The 0.30 s charge on the New Time™ in your transfer was reversed when the relay confirmed that the coins were not New Time™ at all, but a coin of the same weight. The office has asked the relay to weigh its coins more often. Ref. CIBT-3024-3A5A-5		
15 Jul	Transfer to own account: Europa	-3,038,030	20,798,130
	A standing sundry of 0.30 s for stationery drawn from 8564-1663-2847 on the 15th of each quarter. You have paid it in advance for 5 years and have never once been asked to use the stationery, which the Bank considers a fair arrangement for both parties. Ref. CIBT-3024-2849-6		
24 Jul	Slippage fee (Europa, 6 transfers)	-3,600	20,794,530
	Slippage reduced by 2,100 seconds because the transfers were grouped into one crossing on the officer's suggestion. She says it is the only piece of advice she has given this year that was taken. Ref. CIBT-3024-42D6-5		
30 Jul	Payroll credit: Cloudport Aerostat Lines	+237,674	21,032,204
	A salary credit is shown to five seconds and the difference is held in suspense. Here the difference from Cloudport Aerostat Lines's remittance is 0.30 seconds in your favour, and it will stay in suspense until the rule decides otherwise. Ref. CIBT-3024-8934-7		
31 Jul	Interest at 4.70% APY	+95,500	21,127,704
	Interest on this account is entered in the Europa branch's own book and copied back to Head Office within the day. The branch calls the copy a courtesy and Head Office calls it a second opinion, and the two have never been asked to settle which. Ref. CIBT-3024-6C39-0		

Closing balance, month by month

Highest 32,328,500 s · lowest 21,127,704 s



August 3023 July 3024

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 3024-07