CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kofi Prendergast
Unit 394, Pallas Ring 10

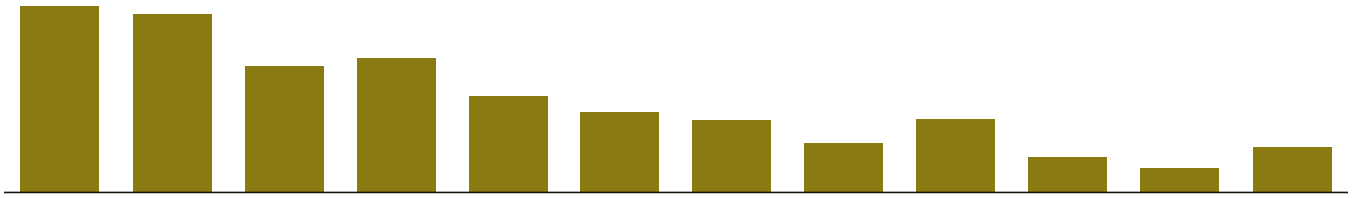
Account 8564-1663-9735
Period 1–31 March 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
308,238,860 s	**+13,744,009 s**	**-261,000 s**	**321,721,869 s**

Date	Description	Amount (s)	Balance (s)
02 Mar	Slippage fee (Phobos, 6 transfers)	-1,800	308,237,060
	Your share of the slippage on Harbourfront Shipping's remittances was struck from the pay office's copy in pencil, and the Bank has entered it in ink under a heading that the office and the Bank both agree is a heading. The sum is 1,800 s, and both sides have initialled the agreement, though neither has read the other's version. Ref. CIBT-3014-EA0C-9		
19 Mar	Payroll credit: Harbourfront Shipping	+2,205,779	310,442,839
	Harbourfront Shipping asked that its wages be credited before the close of the Phobos day rather than after it, so its staff could spend them that night. The Bank allowed it on this occasion only, and the staff have not been told the Bank was asked. Ref. CIBT-3014-04E0-7		
23 Mar	ATM withdrawal: Phobos	-259,200	310,183,639
	Harbourfront Shipping pays your wages into this account on the last working day, and you draw 3 Standard days from the machine at Phobos the same afternoon, before the transfer has settled. The payroll office calls this the most reliable arrangement it has seen on any world. Ref. CIBT-3014-DA28-9		
30 Mar	Deposit: Hall E	+10,510,768	320,694,407
	You bring your deposit to the Hall E counter on the 30th of each month, in a folded handkerchief. The Teller asks us to say that the handkerchief is returned each time, washed. Ref. CIBT-3014-1E47-5		
31 Mar	Interest at 4.00% APY	+1,027,462	321,721,869
	The interest was paid on the 31st in the usual amount. The depositor asked at the counter whether the usual amount was also the correct one. The Teller confirmed that it was, and the depositor thanked her and asked again the following period. Ref. CIBT-3014-D042-8		

Closing balance, month by month

Highest 413,213,148 s · lowest 308,238,860 s



April 3013 March 3014

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 1663-9735 3014-03