CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 32, Pallas Ring 10

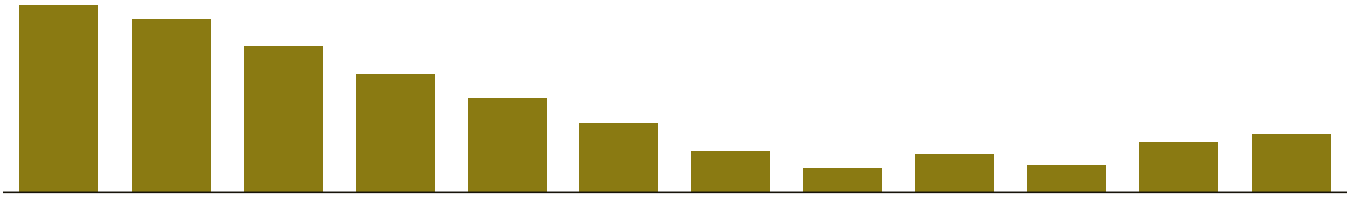
Account 8564-2177-9708
Period 1–31 January 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
468,739,184 s	**+20,941,387 s**	**-3,334,066 s**	**486,346,505 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	473,707,961
	The paying branch on this credit has been corrected. The wage was routed through Phobos by mistake. It came from the Lunar Freight Co-operative, as the contract states, and only the route has been amended. Ref. CIBT-2990-393C-8		
07 Jan	ATM withdrawal: Phobos	-172,800	473,535,161
	The machine held your withdrawal for 28 days because the concourse's power was cut in the night, and the machine had to be re-authorised by the Head Office before it would dispense. It did so on the 7th, and the cash is dated the day it was asked for. Ref. CIBT-2990-DA74-2		
19 Jan	Slippage fee (Phobos, 8 transfers)	-7,200	473,527,961
	A crossing is charged to the second, but a month of crossings is charged to the minute, so the seconds left over at the end are carried to the next month. This month they came to 0.991, and they will be added to the first crossing you make next, which the Bank has mentioned in advance so that you may prepare. Ref. CIBT-2990-F3A7-3		
20 Jan	Deposit: Hall E	+14,371,085	487,899,046
	The machine's count and the Teller's count agreed to the second. The Teller asks us to say that this is becoming rare on every world, and that the agreement was welcome. Ref. CIBT-2990-7C97-6		
21 Jan	Transfer to joint account	-2,981,266	484,917,780
	Paid out at Phobos, the joint transfer is handled by a clerk who speaks for both holders in her own tongue and then in ours, and the two receipts agree to the second. Neither holder has needed the translation, though both have read it. Ref. CIBT-2990-7494-8		
23 Jan	ATM withdrawal: Phobos	-172,800	484,744,980
	No charge is made for the withdrawal at Phobos, which was taken on the day of the machine's annual service. The machine was open to customers for one hour, and the Bank has decided that the hour was enough. Ref. CIBT-2990-0157-7		
31 Jan	Interest at 4.10% APY	+1,601,525	486,346,505
	Interest on the Phobos side is paid in sols to the nearest 44, and the remainder is carried forward as a fraction of 0.947. The Bank holds the fraction in trust for you. You have never asked for it, and it has grown into a sum the officer describes as modest and patient. Ref. CIBT-2990-8512-0		

Closing balance, month by month

Highest 767,637,169 s · lowest 413,003,271 s



February 2989 — January 2990

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  2177-9708  2990-01`