CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Zeno Fothergill**
Unit 245, Pallas Ring 10

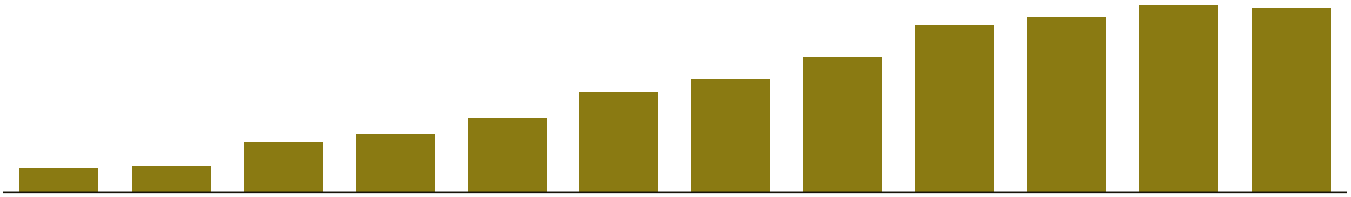
Account 8564-2177-9708
Period 1–31 August 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **976,345,110 s** | **+8,304,622 s** | **-14,702,083 s** | **969,947,649 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 01 Aug | Transfer to joint account | -2,981,266 | 973,363,844 |
| | Funds for the account were posted late because Wren Northcott moved branch in the middle of the month, and the account had to follow. It followed on the 1st, a little behind, as it was asked to. Ref. CIBT-2993-3E50-6 | | |
| 05 Aug | Transfer to own account: Lagos Sector | -11,287,917 | 962,075,927 |
| | Sundry charges at Hall E are levied in whole days, but sundry refunds are paid in whole seconds. The Bank understands this arrangement well, the customer rarely does, and the Bank would not change it. Ref. CIBT-2993-7947-4 | | |
| 15 Aug | ATM withdrawal: Lagos Sector | -259,200 | 961,816,727 |
| | The Lunar Freight Co-operative asks whether a draw made at Lagos Sector for a staff outing can be treated as a business expense. The Bank has replied that it may, provided the outing is not described in the firm's accounts as a holiday. Ref. CIBT-2993-CFE5-4 | | |
| 15 Aug | Slippage fee (Lagos Sector, 1 transfers) | -900 | 961,815,827 |
| | The Lunar Freight Co-operative sends its payroll through Lagos Sector in a single burst at the start of the month, so your 1 crossings of its pay were charged as one, and the fee on them appears as a single line. The fee of 900 s is the price of being paid all at once. Ref. CIBT-2993-2CEC-8 | | |
| 22 Aug | ATM withdrawal: Lagos Sector | -172,800 | 961,643,027 |
| | The machine at Lagos Sector dispensed 2 Standard days without comment. The Teller, asked for her view, says it is more sensible than most of the staff on the concourse, and asks that this not be repeated to the machine. Ref. CIBT-2993-9189-4 | | |
| 26 Aug | Payroll credit: the Lunar Freight Co-operative | +4,968,777 | 966,611,804 |
| | The Lunar Freight Co-operative pay reached Hall E in a bundle of envelopes, one for each month since your account was opened. The Teller counted the envelopes and then the sums inside them, and found both correct, which she describes as a rare result on a Monday. Ref. CIBT-2993-F577-8 | | |
| 31 Aug | Interest at 4.10% APY | +3,335,845 | 969,947,649 |
| | The auditors asked why interest on this account is paid in a different order from the rest of the ledger. The answer given in 2989 was that the account was opened first and has never been told to wait. Ref. CIBT-2993-9254-7 | | |

### Closing balance, month by month

Highest 976,345,110 s · lowest 532,519,566 s



September 2992 August 2993

*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 2993-08