CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 197, Pallas Ring 10

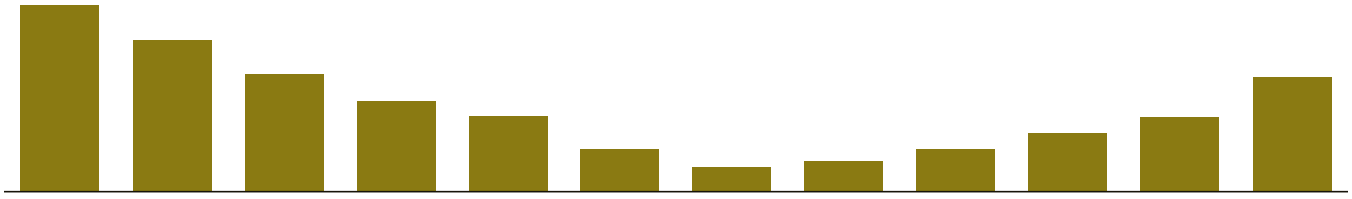
Account 8564-2177-9708
Period 1–31 October 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
802,465,415 s	**+63,830,422 s**	**-3,154,966 s**	**863,140,871 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	Slippage fee (Phobos, 1 transfers)	-900	802,464,515
	A crossing from Hall E to the Ceres relay is charged at the Ceres day, which is shorter than yours, so 1 crossings in one of your days are billed as 16 days' worth. The Ceres relay has not been consulted, and has not asked to be. Ref. CIBT-2997-5C5E-1		
15 Oct	Deposit: Hall E	+61,088,666	863,553,181
	Deposit at Hall E for the second time this month, the first having been reversed in error and then restored. The Teller describes the sum as having been "in the building for a week", and the Bank regards it, from today, as simply deposited. Ref. CIBT-2997-AF79-6		
22 Oct	ATM withdrawal: Phobos	-172,800	863,380,381
	The machine at Phobos is the one the Lunar Freight Co-operative uses to pay its staff, so four of your withdrawals fall on the same afternoon. The officer has entered them as a single outing, and the sums have been kept separate. Ref. CIBT-2997-F592-9		
30 Oct	Transfer to joint account	-2,981,266	860,399,115
	Auditors note that the joint balance appears in full on both holders' statements, as the rules require. They record that both holders read it. Ref. CIBT-2997-C8F5-5		
31 Oct	Interest at 4.10% APY	+2,741,756	863,140,871
	You have never once checked the interest line on the day the statement arrives. You check it on the day it is posted instead. The Bank has adjusted its posting schedule to match, and you have not been told. Ref. CIBT-2997-9F1C-2		

Closing balance, month by month

Highest 974,349,036 s · lowest 724,988,042 s



November 2996 October 2997

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 2997-10