CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 285, Pallas Ring 10

Account 8564-2177-9708
Period 1–30 June 2998
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
768,917,875 s	**+7,595,913 s**	**-89,150,299 s**	**687,363,489 s**

Date	Description	Amount (s)	Balance (s)
04 Jun	Transfer to joint account	-2,981,266	765,936,609
	The joint account at Ganymede earns its interest in cycles and converts it at the posted rate on the day it is paid, so the holders' figure reads a second higher in some months. Neither holder has complained, and the Bank has not offered to lower it. Ref. CIBT-2998-301D-6		
11 Jun	ATM withdrawal: Ganymede	-86,400	765,850,209
	An earlier line gave the machine's place as Ganymede, when the card was used at the next machine along the concourse, which has the same number. The line has been changed. The cash came from the one you were standing at. Ref. CIBT-2998-4A53-1		
15 Jun	Transfer to own account: Ganymede	-86,081,133	679,769,076
	A sundry from the Ceres branch arrived on a relay that kept a different day from its sender's, so it is dated twice on this statement: once when it was sent, and again, a little later, when it was believed. Ref. CIBT-2998-5C84-8		
16 Jun	Payroll credit: the Lunar Freight Co-operative	+4,968,777	684,737,853
	Auditors' note: the Lunar Freight Co-operative wages for 6 periods were reconciled to the second against the employer's own hand-kept ledger. The auditors describe the ledger as slow, careful and oddly moving, and had no further query. Ref. CIBT-2998-82FE-5		
20 Jun	Slippage fee (Ganymede, 5 transfers)	-1,500	684,736,353
	The Lunar Freight Co-operative stamps its remittances by its own calendar, which runs one Standard day behind the Head Office's, so each crossing from the firm is reckoned a day late and charged for the difference. The firm's accounts department has asked us to say that the calendar is correct, and the Bank has said so. Ref. CIBT-2998-BB9E-8		
30 Jun	Interest at 4.10% APY	+2,627,136	687,363,489
	Interest accrues every second in the account's own unit. On Ganymede that unit is cycle, so the 4.10 rate is applied to the local count and converted at the posted rate on the 30th, and the working is shown below the line. Ref. CIBT-2998-9180-0		

Closing balance, month by month

Highest 897,459,179 s · lowest 687,363,489 s



July 2997 June 2998

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  2998-06`