CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zeno Fothergill
Unit 48, Pallas Ring 10

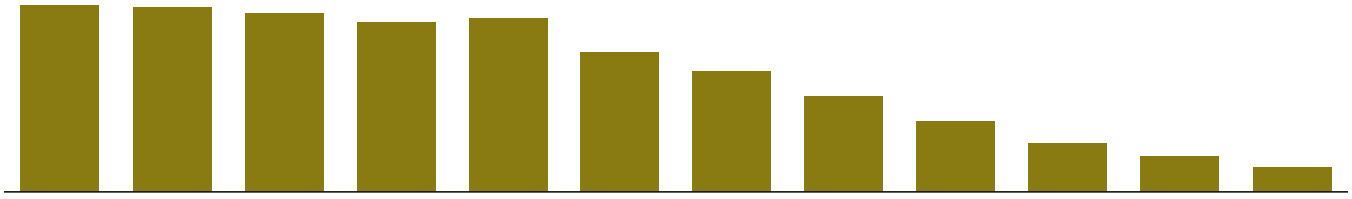
Account 8564-2177-9708
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
662,110,999 s	**+7,230,989 s**	**-34,587,245 s**	**634,754,743 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Phobos, 5 transfers)	-4,500	662,106,499
	Slippage is charged in tenths of a Standard second, and anything under a tenth is dropped rather than carried forward. The 0.971 left over this month was dropped. Ref. CIBT-3017-241A-9		
02 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	667,075,276
	The Lunar Freight Co-operative station at Phobos pays its staff in rotation, so this credit arrives half a period early and next month's will arrive half a period late. The two cancel out. The Bank has checked the sum twice. Ref. CIBT-3017-3AF0-7		
15 Jan	Transfer to joint account	-2,981,266	664,094,010
	One holder's signature on the mandate was dated before the account was opened. The officer noticed, and both holders explained it as a matter of optimism. The date has been corrected to the day the account was opened. Ref. CIBT-3017-B356-7		
24 Jan	Transfer to own account: Phobos	-31,601,479	632,492,531
	For the auditors: the sundry of 0.30 s, raised on the 24th, was entered on the last working day of the quarter and dated to the first. The date is correct for interest and wrong for the quarter, and both facts are noted in the margin. Ref. CIBT-3017-B5DD-8		
31 Jan	Interest at 4.10% APY	+2,262,212	634,754,743
	Interest for the month. The posted rate changed on the 31st; interest before that date was calculated at the old rate and after it at the new. Ref. CIBT-3017-0F74-8		

Closing balance, month by month

Highest 1,034,178,928 s · lowest 634,754,743 s



February 3016 January 3017

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 3017-01