CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 261, Pallas Ring 10

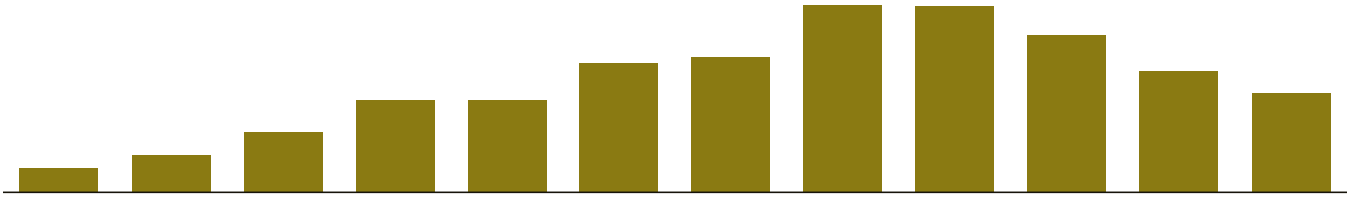
Account 8564-2177-9708
Period 1–31 January 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
712,950,321 s	**+7,404,690 s**	**-33,266,542 s**	**687,088,469 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	717,919,098
	The Authority's levy on the Lunar Freight Co-operative wage was taken at the reference second, which the Authority set after the wage had been paid. The difference of 0.30 s has been credited to this month, and the Bank has not been asked to explain the order of events. Ref. CIBT-3018-A463-6		
07 Jan	ATM withdrawal: Bronx Sector	-172,800	717,746,298
	Where a withdrawal falls between two whole days the machine pays the lower and reports the higher. The Bank has posted the lower, which is the sum you received, and keeps the higher on the machine's own roll. Ref. CIBT-3018-9D97-1		
12 Jan	Transfer to own account: Bronx Sector	-30,107,076	687,639,222
	The auditors will find the sundry twice: once in the Head Office register and once in the Bronx Sector register, which files it under a number one lower. Both entries describe the same transaction, and the auditors have agreed to keep to the lower number, since it is the one they can pronounce. Ref. CIBT-3018-6DCB-9		
16 Jan	Slippage fee (Bronx Sector, 9 transfers)	-5,400	687,633,822
	The Bronx Sector branch keeps a day a little shorter than ours, so 9 of your crossings were charged for the difference in days. The fee is in the posted rates; the length of the day is not the Bank's to change. Ref. CIBT-3018-55F1-9		
27 Jan	Transfer to joint account	-2,981,266	684,652,556
	The joint transfer waited 30 days because the posting day fell on the anniversary of the mandate, and the office does not post joint money on the day a mandate was signed. It went through the morning after, which was the first day it could. Ref. CIBT-3018-2CD2-9		
31 Jan	Interest at 4.10% APY	+2,435,913	687,088,469
	Many people never look at the working. The Bank publishes it so that anyone who wants to can check it, and most who do then go back to bed. Ref. CIBT-3018-7591-8		

Closing balance, month by month

Highest 786,743,823 s · lowest 602,598,053 s



February 3017 — January 3018

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  3018-01`