CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 163, Pallas Ring 10

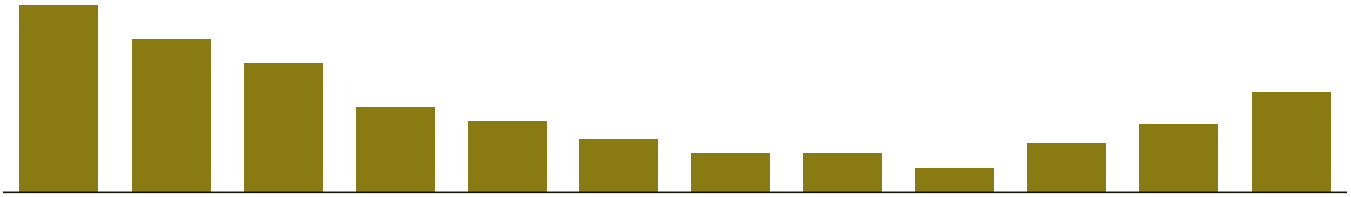
Account 8564-2177-9708
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
947,539,873 s	**+53,411,456 s**	**-3,158,566 s**	**997,792,763 s**

Date	Description	Amount (s)	Balance (s)
06 Jan	Slippage fee (Callisto, 5 transfers)	-4,500	947,535,373
	Charged at 0.30 s per Standard day on 5 crossings. The Lunar Freight Co-operative sent its pay-run through the Callisto relay in two parcels rather than one, and each parcel paid the fee on its own; your share of the total is shown here. Ref. CIBT-3025-A1D6-8		
07 Jan	ATM withdrawal: Callisto	-86,400	947,448,973
	The line dated the 7th recorded an earlier withdrawal's sum in place of this one. The earlier one was checked against its receipt and is correct; One Standard day is the figure this receipt gives, and the line now says so in the same hand. Ref. CIBT-3025-5C03-1		
09 Jan	Payroll credit: the Lunar Freight Co-operative	+4,968,777	952,417,750
	The 9th salary credit from the Lunar Freight Co-operative. You have asked for it to go to 8564-8103-8664 from next month; the instruction is noted for the next cycle. Ref. CIBT-3025-5039-1		
09 Jan	Deposit: Hall E	+45,205,252	997,623,002
	The deposit was credited to the whole cycle, and the 0.982 left over is held for you at the Hall E window, where it can be collected whenever you like. No one has yet asked for it. Ref. CIBT-3025-C124-0		
18 Jan	ATM withdrawal: Callisto	-86,400	997,536,602
	Your withdrawal was posted at 86,400, the figure the machine displayed, though it had in fact paid out 0.970 cycle less. The difference was returned on the 18th, and the line now shows what was paid. Ref. CIBT-3025-47A1-3		
30 Jan	Transfer to joint account	-2,981,266	994,555,336
	The transfer to 8564-8103-8664 was held 29 days while the Ceres mail was checked against the mandate. The station's relay had decided that a second copy of the same signature was a matter for the station's own committee. Ref. CIBT-3025-610C-0		
31 Jan	Interest at 4.10% APY	+3,237,427	997,792,763
	The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-3025-EB44-1		

Closing balance, month by month

Highest 1,135,233,693 s · lowest 877,308,820 s



February 3024 — January 3025

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  3025-01`