CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Pax Wetherby
Unit 226, Pallas Ring 10

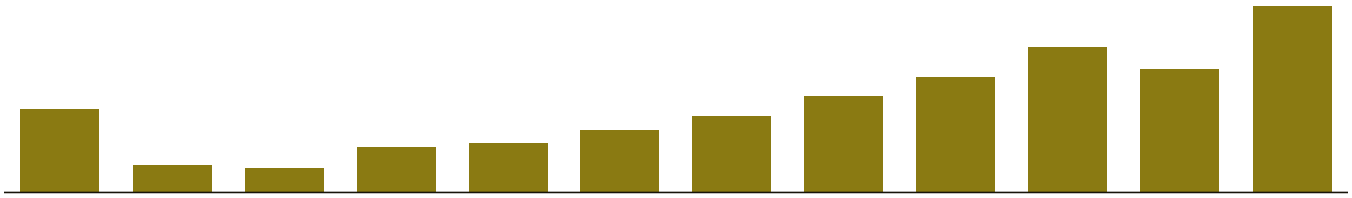
Account 8564-2680-9708
Period 1–31 January 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
106,866,239 s	**+6,765,991 s**	**-432,397 s**	**113,199,833 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Slippage fee (Phobos, 9 transfers)	-2,700	106,863,539
	Crossings through the Phobos relay are counted from its own sunrise, not from the Head Office's midnight. Your 9 transfers therefore happened at Phobos first light, as the statement shows, and the fee reflects it. Ref. CIBT-3022-D5EE-8		
06 Jan	Payroll credit: Interworld Post	+716,163	107,579,702
	The wage from Interworld Post carried a post code for a station that is not on the Bank's schedule. The station is on the employer's, and the two schedules agree that the station is somewhere else. Ref. CIBT-3022-F7A2-9		
07 Jan	Transfer to joint account	-429,697	107,150,005
	A joint transfer is rounded at the mandate's percentage before the sum is divided, so the holders' shares are settled first and the rounding is paid by whichever share is smaller. This month that was Soren Fothergill's, by 0.988, and it was mentioned at the counter without complaint. Ref. CIBT-3022-9A90-6		
19 Jan	Deposit: Hall E	+5,693,608	112,843,613
	You stand at the window with your bag on the ledge while the count is made, and step back one pace when it is finished, as if the ledge might want the room. The officers now leave the space clear before you reach it. Ref. CIBT-3022-21AE-2		
31 Jan	Interest at 4.00% APY	+356,220	113,199,833
	Interest earned at the Moon office is paid across at the Moon's rate, and the lunar fortnight is counted as two periods rather than one. The statement has grown a second line to show the arithmetic, and the depositor has stopped asking why. Ref. CIBT-3022-D75B-1		

Closing balance, month by month

Highest 113,199,833 s · lowest 96,815,008 s



February 3021 January 3022

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 2680-9708 3022-01