CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Hamid Bracegirdle**
Unit 11, Pallas Ring 10

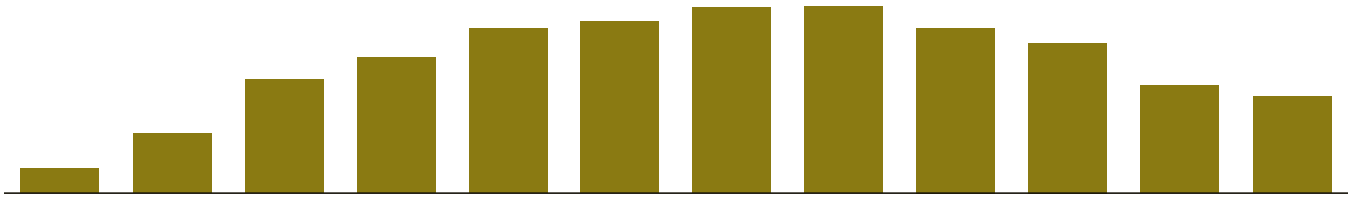
Account 8564-1663-1609
Period 1–30 September 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **56,302,456 s** | **+504,587 s** | **-1,607,676 s** | **55,199,367 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 13 Sep | Transfer to own account: Lagos Sector | -1,346,976 | 54,955,480 |
| | Sundries are rounded to the whole day at the branch that raises them, not the branch that pays them. The difference is shown on its own line, labelled with the name of the desk that was closed at the time. Ref. CIBT-2995-FBC4-2 | | |
| 16 Sep | ATM withdrawal: Lagos Sector | -172,800 | 54,782,680 |
| | The first note the machine offers is left in the slot, every time, for the next customer; the second is yours. Ref. CIBT-2995-DF09-0 | | |
| 19 Sep | ATM withdrawal: Lagos Sector | -86,400 | 54,696,280 |
| | The audit trail for the machine at Lagos Sector shows 0.989 day dispensed and the rest printed as a receipt. The machine rounds down to the denomination it holds, and the trail records both figures. Ref. CIBT-2995-9A21-8 | | |
| 20 Sep | Slippage fee (Lagos Sector, 5 transfers) | -1,500 | 54,694,780 |
| | The auditors have checked that each second on this line was charged once, and found one that was charged twice, once on arrival and once on departure. The Bank does not regard that as a double charge, since the second was not the same second on the way back. Ref. CIBT-2995-80F8-7 | | |
| 25 Sep | Payroll credit: the Lagrange Four Commissary | +340,372 | 55,035,152 |
| | The notice fee that would have followed the Lagrange Four Commissary credit has been waived in full. The credit arrived without notice, and there was nothing to be noticed but the money. Ref. CIBT-2995-4613-3 | | |
| 30 Sep | Interest at 3.50% APY | +164,215 | 55,199,367 |
| | A balance of this size earns 0.961 of a second more than the statement shows. The rounding is in your favour, and the Bank has taken the trouble to say so. Ref. CIBT-2995-2F98-0 | | |

## Closing balance, month by month

Highest 64,058,160 s · lowest 48,073,078 s



October 2994 September 2995

*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 1663-1609 2995-09