CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 164, Pallas Ring 10

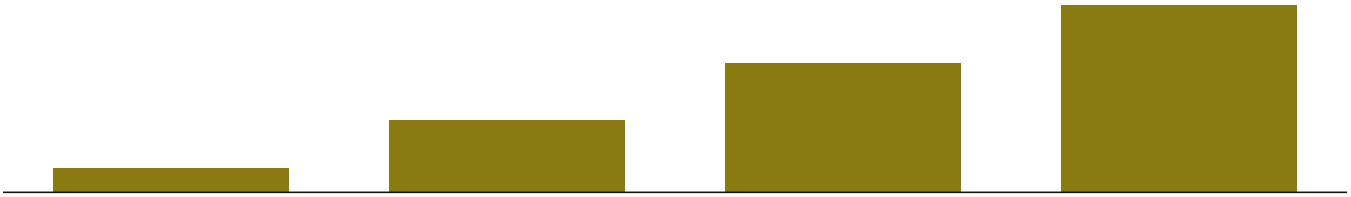
Account 8564-3113-8564
Period 1–31 December 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
117,066,583 s	**+46,875,337 s**	**-2,805,020 s**	**161,136,900 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Deposit: Hall E	+42,515,071	159,581,654
	Each deposit is wrapped in the same brown paper, folded at the corners, and you have never explained why. The officers unwrap it for you at the counter, neatly, and wrap it again when you leave. Ref. CIBT-2990-CAEE-2		
08 Dec	Payroll credit: the Authority Records Office	+3,950,533	163,532,187
	No handling fee applies to wages converted before they arrive. The Authority Records Office converts its own pay at the posted rate, and the only charge on the credit is the one the office chose to make, which was none. Ref. CIBT-2990-DC37-3		
09 Dec	ATM withdrawal: Callisto	-259,200	163,272,987
	The Authority Records Office pays into this account on the 9th, and you withdraw from it at Callisto the same afternoon, which the machine has learned to expect. It asked this time for the sum in cycles, since the payroll office says that is how the wages are paid. Ref. CIBT-2990-C490-6		
10 Dec	Transfer to joint account	-2,370,320	160,902,667
	The two halves of the joint transfer were posted from Hall E and Callisto on the same second and reconciled against each other, not against either clock. The file is marked accordingly, and nobody has asked why. Ref. CIBT-2990-6C49-2		
12 Dec	ATM withdrawal: Callisto	-172,800	160,729,867
	The fee on a withdrawal at Callisto is charged on the sum rounded up to the next cycle. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2990-3317-8		
14 Dec	Slippage fee (Callisto, 9 transfers)	-2,700	160,727,167
	The Callisto relay recorded the last crossing as 28 days when the figure was 28 hours. The keying error has been corrected and the fee charged on hours, which is what the transfer took. Ref. CIBT-2990-D4A8-3		
31 Dec	Interest at 4.20% APY	+409,733	161,136,900
	Interest on your savings runs from the first second of the day you deposit, not from the first second of the next day, as a previous statement implied. That line was a typing error, and the teller who made it has been asked to take the matter up with the typewriter. Ref. CIBT-2990-7A7A-2		

Closing balance, month by month

Highest 161,136,900 s · lowest 35,849,368 s



September 2990 December 2990

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  3113-8564  2990-12`