CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Wim Fairbrass**
Unit 103, Pallas Ring 10

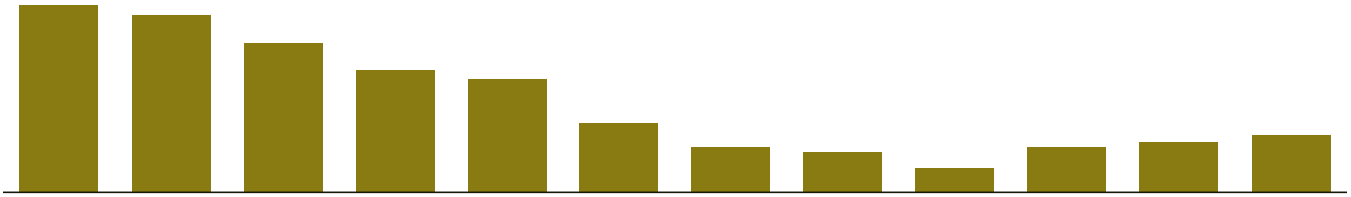
Account 8564-3113-8564
Period 1–31 August 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **418,399,571 s** | **+15,757,268 s** | **-2,723,120 s** | **431,433,719 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 08 Aug | Deposit: Hall E | +10,342,337 | 428,741,908 |
| | Rounding rule: deposits in cycles are rounded to the nearest whole unit, and a deposit of less than half a unit is not rounded at all. This one was less than half, which is how it comes to appear as 0.981 and not as nothing. Ref. CIBT-2993-AB58-5 | | |
| 16 Aug | ATM withdrawal: Ganymede | -86,400 | 428,655,508 |
| | The machine at Ganymede dispenses in cycles and reports in cycles and seconds, so every receipt has two readings. You read both aloud at the counter, and the difference, 0.978, has been checked by the Teller and found to be in the machine's favour. Ref. CIBT-2993-D061-4 | | |
| 16 Aug | Slippage fee (Ganymede, 8 transfers) | -7,200 | 428,648,308 |
| | Slippage on this line is 7,200 s for 8 crossings, the same figure as last month and the month before. The Bank has noticed the consistency and attached no comment, which is how it treats the things it likes. Ref. CIBT-2993-2CF6-6 | | |
| 20 Aug | Transfer to joint account | -2,370,320 | 426,277,988 |
| | Joint interest is paid to the whole second. The odd second goes to whichever holder signed first that day, a rule the two of you adopted in 2992 and have only lately begun to discuss at the counter. Ref. CIBT-2993-CE06-3 | | |
| 22 Aug | ATM withdrawal: Ganymede | -259,200 | 426,018,788 |
| | Your withdrawal at Ganymede is the last thing the machine does before the custodian goes off shift, and he waits for it with his coat on. He says it is the only transaction on the concourse he is paid to watch. Ref. CIBT-2993-1C79-3 | | |
| 30 Aug | Payroll credit: the Authority Records Office | +3,950,533 | 429,969,321 |
| | Payment from the Authority Records Office was credited 31 days after the sender's month had closed, because its calendar still showed last month on the last page. The calendar has been replaced, and the credit was allowed in full. Ref. CIBT-2993-1A55-5 | | |
| 31 Aug | Interest at 4.20% APY | +1,464,398 | 431,433,719 |
| | The Authority's reference second was adopted in the middle of the period, and the second half of the interest was calculated on it. The first half stands as it was, and the holder was told that the Authority had chosen the switch, which settled the matter for the holder if not for the Teller. Ref. CIBT-2993-984B-6 | | |

### Closing balance, month by month

Highest 650,833,443 s · lowest 375,106,149 s



September 2992 August 2993

*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  2993-08`