CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 75, Pallas Ring 10

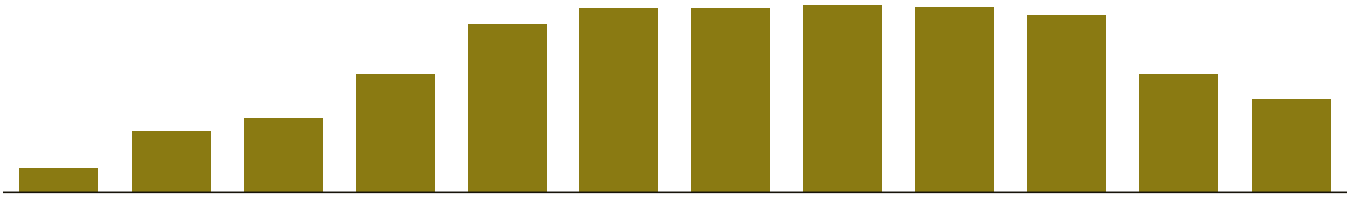
Account 8564-3113-8564
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
449,286,201 s	**+5,523,034 s**	**-32,205,455 s**	**422,603,780 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	ATM withdrawal: Mars Station	-86,400	449,199,801
	A draw landing exactly on half of a sol is paid to the even second, the machine's rule, which the Bank has adopted from the old ledgers and has not been asked to defend. Ref. CIBT-2995-5960-9		
07 Nov	ATM withdrawal: Mars Station	-259,200	448,940,601
	The machine dispenses in whole sols and rounds your request to the nearest one, so a request for 3 Standard days that falls 0.978 of a sol short is paid as the round figure. The difference is credited to you at the Head Office rate, and it has been credited every time. Ref. CIBT-2995-72BD-6		
11 Nov	Transfer to own account: Mars Station	-29,486,835	419,453,766
	Rounded to the nearest 2 seconds at the holder's request, so that the sum could be said aloud at the window. The Bank has complied, though it remains of the view that a sum this size needs no help in being said. Ref. CIBT-2995-FAC7-4		
13 Nov	Slippage fee (Mars Station, 3 transfers)	-2,700	419,451,066
	A relay on the far side of Mars Station keeps its clock 0.30 seconds apart from Head Office's. The difference is printed on every transfer under the relay's name, which the relay regards as a boast and the Bank as a courtesy. Ref. CIBT-2995-75CD-0		
15 Nov	Transfer to joint account	-2,370,320	417,080,746
	Your half of the transfer was sent from Mars Station, where the relay had been asked to wait until both holders had met. They met on the 15th, and the transfer went through that afternoon. Ref. CIBT-2995-7AE2-6		
17 Nov	Payroll credit: the Authority Records Office	+3,950,533	421,031,279
	The Authority Records Office rounds the wage down to the whole sol and the overtime to the nearest half-hour, so the overtime always comes out a little above the timesheet and the wage a little below the hours. Across the year the two agree, which the firm calls the balance. Ref. CIBT-2995-535D-2		
30 Nov	Interest at 4.20% APY	+1,572,501	422,603,780
	Interest for 30 days was held at the relay at Mars Station until a second officer there confirmed the rate. The rate was the one posted here, which she said she had expected, and the days are paid in full. Ref. CIBT-2995-A79F-4		

Closing balance, month by month

Highest 523,305,202 s · lowest 348,532,711 s



December 2994 November 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  3113-8564  2995-11`