CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 373, Pallas Ring 10

Account 8564-3113-8564
Period 1–31 January 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
374,678,458 s	**+1,311,374 s**	**-23,547,854 s**	**352,441,978 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Transfer to own account: London Sector	-21,001,734	353,676,724
	Sundry credit of 14 seconds, owed for the time you waited at the counter on the 5th. The Bank has no policy on this, and the officer has decided, for the purposes of this statement, that it was owed. Ref. CIBT-2996-1E7F-1		
14 Jan	ATM withdrawal: London Sector	-172,800	353,503,924
	A withdrawal of 2 Standard days keyed at London Sector on the 14th is dated the following day, since the machine keeps the concourse's day and not the counter's. Nothing is owed on the difference, and the interest runs from the day of the request. Ref. CIBT-2996-4063-3		
24 Jan	Transfer to joint account	-2,370,320	351,133,604
	A joint account held partly on London Sector keeps two local days: one holder's day begins at the local dawn, the other's at midnight on St. Catherine Street. The statement prints both, one above the other, and the interest falls in the gap between. Ref. CIBT-2996-E8B0-7		
25 Jan	Slippage fee (London Sector, 5 transfers)	-3,000	351,130,604
	Auditors' query on 5 crossings between Hall E and London Sector: the fee was reckoned on the two clocks as they stood at each crossing, not as they stand now. The auditors describe this as the only honest way to reckon a clock. Ref. CIBT-2996-A72A-3		
31 Jan	Interest at 4.20% APY	+1,311,374	352,441,978
	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-2996-2231-8		

Closing balance, month by month

Highest 523,305,202 s · lowest 352,441,978 s



February 2995 January 2996

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 2996-01