CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 266, Pallas Ring 10

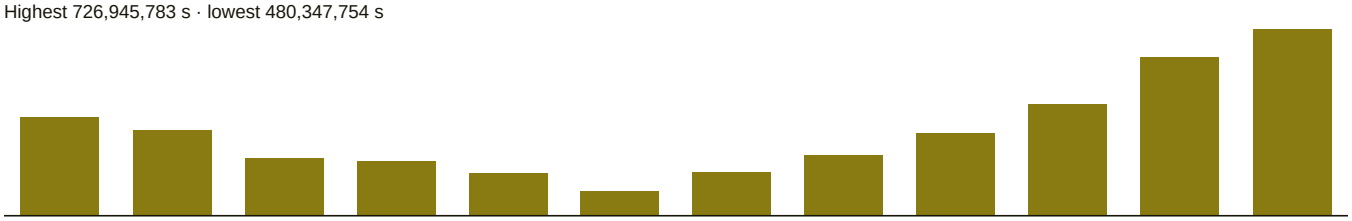
Account 8564-3113-8564
Period 1–31 January 3001
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
683,549,525 s	**+45,853,578 s**	**-2,457,320 s**	**726,945,783 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+39,510,622	723,060,147
	The notes had been kept in a winter glove for most of the quarter, and the Teller can smell it. She counts them anyway and writes "aired" in the margin, which is the nearest the window has ever come to an opinion on a holding. Ref. CIBT-3001-AC6E-1		
05 Jan	Transfer to joint account	-2,370,320	720,689,827
	The joint statement printed the interest as a transfer. It was interest, credited at the posted rate, and the line has been relabelled; the sum is unchanged. Ref. CIBT-3001-C952-3		
11 Jan	Slippage fee (Io, 2 transfers)	-600	720,689,227
	The 2 transfers this month are the same 2 transfers as last month, sent by the same instruction at the same counter. The fee was levied on them afresh each time, which the Bank regards as the fairest treatment of a habit. Ref. CIBT-3001-C360-6		
14 Jan	Payroll credit: the Authority Records Office	+3,950,533	724,639,760
	The Authority Records Office pays in whole cycles and the Bank posts in whole seconds, so each credit carries a small gap. This month the gap is 0.972, which the payroll office has asked us to leave in the account, where it can be seen to be there. Ref. CIBT-3001-DF58-3		
23 Jan	ATM withdrawal: Io	-86,400	724,553,360
	The withdrawal at Io was queued for 12 minutes behind a fault in the machine's shutter, which opened on the local hour rather than the branch's. It was paid as the shutter opened. Ref. CIBT-3001-CCD2-8		
31 Jan	Interest at 4.20% APY	+2,392,423	726,945,783
	The conversion charge on interest credited from Io has been waived. The rate was posted on the day it was needed, and the Bank does not charge twice for being precise. Ref. CIBT-3001-A570-7		

Closing balance, month by month

Highest 726,945,783 s · lowest 480,347,754 s



February 3000 January 3001

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 3001-01