CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 366, Pallas Ring 10

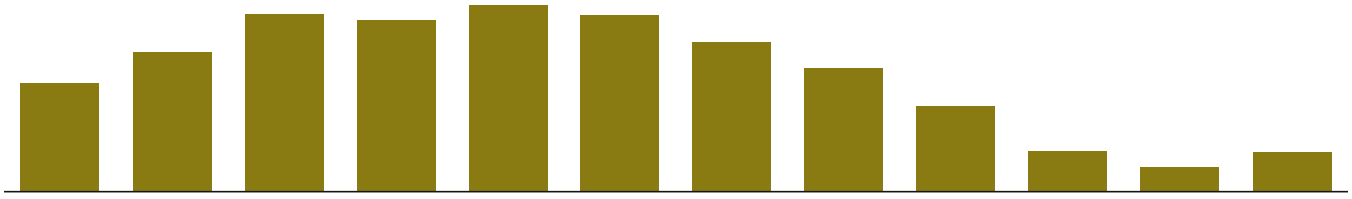
Account 8564-3113-8564
Period 1–31 May 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
689,038,528 s	**+21,045,766 s**	**-2,372,720 s**	**707,711,574 s**

Date	Description	Amount (s)	Balance (s)
09 May	Deposit: Hall E	+14,683,599	703,722,127
	The 0.30 s counter fee that would ordinarily follow a deposit of this size has been waived. The Bank takes the view that a depositor who arrives early should not pay for the queue. Ref. CIBT-3003-E41E-7		
12 May	Slippage fee (The Belt, 8 transfers)	-2,400	703,719,727
	The Authority Records Office's head office keeps the same clock as ours, so its share of your transfers never crosses at all and the slippage on them is nil. The Bank has no comment on the arrangement, and the Authority Records Office has none on the Bank's. Ref. CIBT-3003-E83B-0		
14 May	Transfer to joint account	-2,370,320	701,349,407
	The joint interest for 28 days was computed at the old posted rate, because the change on the 14th reached The Belt a day late. Both holders asked for the difference to be shown on its own line, and it has been, in a smaller type. Ref. CIBT-3003-D8C3-0		
29 May	Payroll credit: the Authority Records Office	+3,950,533	705,299,940
	28 Standard days' wages from the Authority Records Office, paid in shifts and converted at the posted rate on the day of receipt. The remitter's clock ran 6 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-3003-55A8-5		
31 May	Interest at 4.20% APY	+2,411,634	707,711,574
	Your savings have paid interest on each 31st this year, and this line is the eleventh of its kind. The Bank has counted them, and the count agrees with the ledger. Ref. CIBT-3003-3D3E-7		

Closing balance, month by month

Highest 890,545,111 s · lowest 689,038,528 s



June 3002 May 3003

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 3003-05