CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 345, Pallas Ring 10

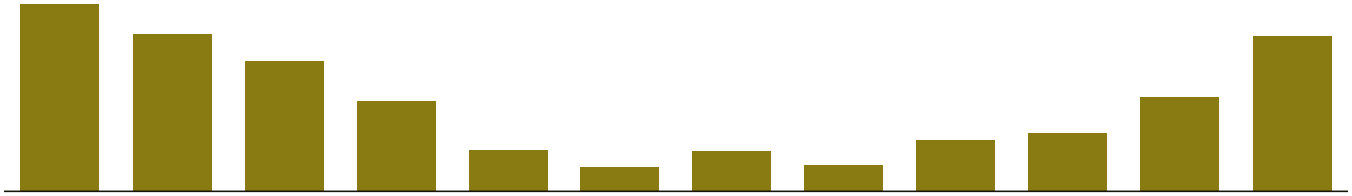
Account 8564-3113-8564
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
770,737,827 s	+73,020,457 s	-2,634,920 s	841,123,364 s

Date	Description	Amount (s)	Balance (s)
03 Oct	Deposit: Hall E	+66,372,342	837,110,169
	The handling charge on the 10 older notes in this envelope has been waived. The notes were issued before the current series, and the officer accepted them at face value, which he described as a formality the Bank was glad to keep. Ref. CIBT-3003-15BE-5		
06 Oct	Payroll credit: the Authority Records Office	+3,950,533	841,060,702
	Credit from the Authority Records Office, shown in whole seconds. The wage rule never rounds a credit up, so the fraction of 0.989 is left off this line. It is in your account. It is the only part of your balance we have never been able to count. Ref. CIBT-3003-DF2A-1		
07 Oct	Transfer to joint account	-2,370,320	838,690,382
	Each year on your shared anniversary a transfer of 2,370,320 goes to 8564-7101-9237 in honour of Quill Prendergast's first pay packet, which was smaller than the sum and was spent on a single pair of boots. The transfer is annual, and nobody has suggested it be monthly. Ref. CIBT-3003-2AAD-6		
22 Oct	ATM withdrawal: Kepler Ring	-259,200	838,431,182
	Cash was left in fives, with nothing left over at the Hall E counter after the machine closed for the day, and the Teller counted it again when the day opened. Ref. CIBT-3003-4AFB-1		
28 Oct	Slippage fee (Kepler Ring, 9 transfers)	-5,400	838,425,782
	Slippage on your Kepler Ring crossing, charged on the 28th working day of the month whether or not you crossed that day. The Bank has explained the charge in writing on 9 occasions, each time in the same words. Ref. CIBT-3003-8809-5		
31 Oct	Interest at 4.20% APY	+2,697,582	841,123,364
	Interest for the 31st waited 29 days in the suspense ledger, which is where interest goes when a rate has been announced but not yet written down. The rate is now written down, and the interest has been paid with the days on it. Ref. CIBT-3003-9A6F-4		

Closing balance, month by month

Highest 877,903,080 s · lowest 689,038,528 s



November 3002 October 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  3003-10
```