CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 118, Pallas Ring 10

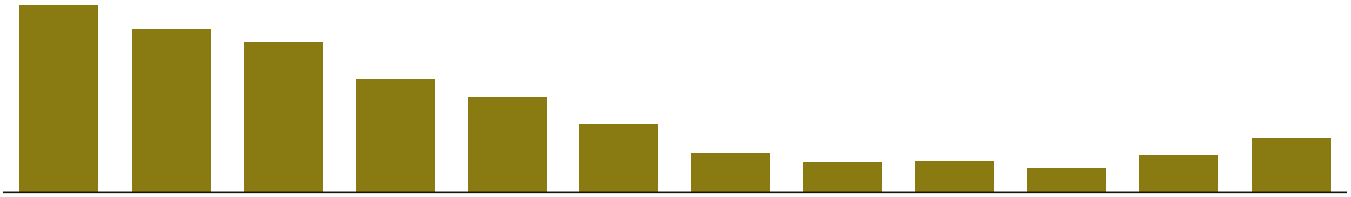
Account 8564-3113-8564
Period 1–30 June 3009
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
623,070,373 s	**+30,942,161 s**	**-2,805,920 s**	**651,206,614 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	ATM withdrawal: Callisto	-259,200	622,811,173
	The custodian's watch, the machine's clock and the branch's clock were compared for this withdrawal, and two of the three agree. The one that drifts is the custodian's, which he has accepted with better grace than the Committee expected. Ref. CIBT-3009-DCBA-0		
11 Jun	Deposit: Hall E	+24,810,882	647,622,055
	The deposit from Ceres was dated by the station's calendar, which has a day the rest of the system does without. The Bank has credited the sum on the day it arrived and given the extra day to the sender, who asked for it. Ref. CIBT-3009-1793-6		
13 Jun	Transfer to joint account	-2,370,320	645,251,735
	The second signature for 8564-7101-9237 came by courier, a day behind schedule, and the transfer was held 30 days for it. The signature was checked against the mandate and found to match the first, which the Bank regards as the ideal result. Ref. CIBT-3009-CD14-0		
19 Jun	ATM withdrawal: Callisto	-172,800	645,078,935
	Cash on Callisto is subject to that world's rounding, which the Bank does not dispute. The rounding was in your favour by 51 hundredths of a cycle, and the Bank has kept the hundredths for itself. Ref. CIBT-3009-044F-6		
25 Jun	Slippage fee (Callisto, 4 transfers)	-3,600	645,075,335
	A crossing from Hall E to the Ceres relay is charged at the Ceres day, which is shorter than yours, so 4 crossings in one of your days are billed as 11 days' worth. The Ceres relay has not been consulted, and has not asked to be. Ref. CIBT-3009-D3C8-6		
28 Jun	Payroll credit: the Authority Records Office	+3,950,533	649,025,868
	The charge for 10 small credits from the Authority Records Office in a single day has been waived in full. The office sent them as one batch by mistake, then asked the Bank to split them again at its own expense, and the Bank declined the expense and waived the fee instead. Ref. CIBT-3009-F581-2		
30 Jun	Interest at 4.20% APY	+2,180,746	651,206,614
	The statement reached Hall E 28 Standard days after the interest it reports, because the interest was posted before the period it belonged to was closed, and the clerks had to agree which came first. They agreed it was the interest. Ref. CIBT-3009-7B35-9		

Closing balance, month by month

Highest 872,713,789 s · lowest 600,793,749 s



July 3008 June 3009

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  3009-06`