CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 254, Pallas Ring 10

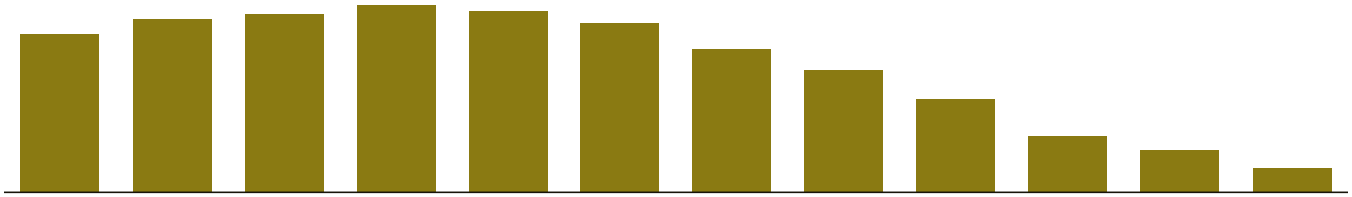
Account 8564-3113-8564
Period 1–31 July 3010
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
525,488,162 s	**+5,789,741 s**	**-39,366,019 s**	**491,911,884 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Ganymede	-259,200	525,228,962
	The machine at Ganymede was shut for 31 days for its quarterly service. Your withdrawal was held in the vault and paid out on reopening, with the interest that accrued in the meantime. Ref. CIBT-3010-C220-1		
05 Jul	Payroll credit: the Authority Records Office	+3,950,533	529,179,495
	Pay from the Authority Records Office is calculated to the nearest 31 minutes of the payroll office's own clock rather than to the second, so each credit runs a little ahead of the hours it covers. The office calls this pay in advance of the work; the Bank calls it a rounding rule with a view. Ref. CIBT-3010-13D5-7		
06 Jul	Slippage fee (Ganymede, 6 transfers)	-5,400	529,174,095
	Your 6 transfers this month all went in the first week, when the relay is least busy. You have sent them in that week since 3009, and the fee reflects the arrangement. Ref. CIBT-3010-B19D-6		
11 Jul	ATM withdrawal: Ganymede	-259,200	528,914,895
	No charge is made for the withdrawal at Ganymede, which was taken on the day of the machine's annual service. The machine was open to customers for one hour, and the Bank has decided that the hour was enough. Ref. CIBT-3010-288A-3		
13 Jul	Transfer to joint account	-2,370,320	526,544,575
	A figure in last month's joint summary was printed upside down. The Bank regrets the confusion. The figure is 2,370,320, the right way up, and it is the figure this line now shows. Ref. CIBT-3010-ED29-0		
29 Jul	Transfer to own account: Ganymede	-36,471,899	490,072,676
	Sundries on the Ganymede run are settled at the end of each cycle, not each day, which is why this one is dated the 29th and was posted in the month after. Ref. CIBT-3010-9B8A-0		
31 Jul	Interest at 4.20% APY	+1,839,208	491,911,884
	Interest is credited on the first morning of each period at 4.20% APY, and has been since 3007, when the account was opened with a sum nobody has since been able to name. Every second of it has come from the interest, which the Bank describes as the account's only habit. Ref. CIBT-3010-B23C-0		

Closing balance, month by month

Highest 791,296,937 s · lowest 491,911,884 s



August 3009 July 3010

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  3010-07`