CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 335, Pallas Ring 10

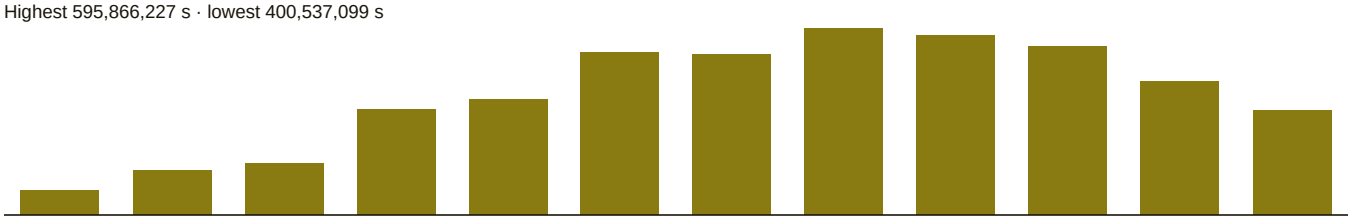
Account 8564-3113-8564
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
532,067,206 s	**+5,812,768 s**	**-40,724,347 s**	**497,155,627 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	ATM withdrawal: Callisto	-86,400	531,980,806
	Cash at Callisto, the third time this month you have asked for cycles and then asked for them back in figures. The machine does not mind. The Teller, consulted, says that she does, slightly. Ref. CIBT-3013-97B9-4		
02 Jan	Payroll credit: the Authority Records Office	+3,950,533	535,931,339
	The Authority Records Office's office on Mars pays on the fourteenth, unless the fourteenth is a rest day on the planet, in which case it pays on whichever day the local calendar has decided to call a Tuesday. This month that was the sixteenth. Ref. CIBT-3013-F58F-8		
07 Jan	Transfer to own account: Callisto	-38,089,427	497,841,912
	A charge for an envelope has been raised at the envelope's price, which the counter notes is more than the envelope is worth and less than the counter's time. Ref. CIBT-3013-C90C-8		
12 Jan	Slippage fee (Callisto, 9 transfers)	-5,400	497,836,512
	The fee is shown to the nearest second. The unrounded figure is kept in the Bank's books, has not been requested by you, and has never been requested by anybody who was asked whether they wanted it. Ref. CIBT-3013-C10A-8		
19 Jan	Transfer to joint account	-2,370,320	495,466,192
	The shares of the joint balance are rounded on the Standard day, not the local one. Any odd second goes to whichever holder is named first on the mandate. Ref. CIBT-3013-63EE-2		
20 Jan	ATM withdrawal: Callisto	-172,800	495,293,392
	The advance from the Authority Records Office was drawn in cycles from the Callisto machine and carried home in a sealed firm envelope, which the Bank has not seen used for anything else. Ref. CIBT-3013-2F43-2		
31 Jan	Interest at 4.20% APY	+1,862,235	497,155,627
	Interest is rounded down to the nearest second each day. The 0.987 s left over from each day adds up across a year to a sum the Bank has never yet paid out, and has never yet been asked for. Ref. CIBT-3013-B44D-7		

Closing balance, month by month

Highest 595,866,227 s · lowest 400,537,099 s



February 3012 January 3013

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 3013-01