CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 99, Pallas Ring 10

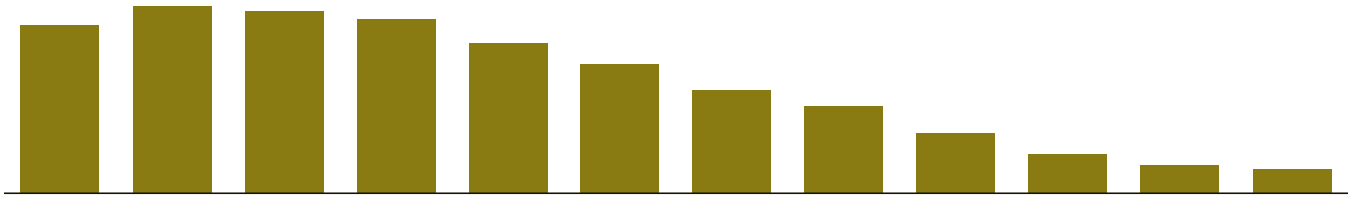
Account 8564-3113-8564
Period 1–31 July 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
321,871,868 s	**+1,126,551 s**	**-6,714,081 s**	**316,284,338 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Slippage fee (Io, 6 transfers)	-3,600	321,868,268
	The 6 crossings were charged on the morning tide at Io, when the relay is fullest, and the fee is larger for it by 1,800 seconds. You have been informed of the tide and have not asked to be told again. Ref. CIBT-3013-7B2C-7		
17 Jul	ATM withdrawal: Io	-259,200	321,609,068
	The officer on the concourse says the machine at Io has never once given back the exact amount requested, and that you have never once asked it to. Ref. CIBT-3013-BFD9-0		
21 Jul	Transfer to own account: Io	-4,080,961	317,528,107
	The sundry was credited 30 days late, as Titan's beat was announced over the wall during the Desk's lunch, which the Desk had moved to make room for it. The date on the slip stands for the purposes of interest. Ref. CIBT-3013-9CC6-4		
26 Jul	Transfer to joint account	-2,370,320	315,157,787
	Standing order to your joint account 8564-7101-9237. Both holders signed the 3011 mandate; no further authorisation is needed. Ref. CIBT-3013-E364-5		
31 Jul	Interest at 4.20% APY	+1,126,551	316,284,338
	Interest on the Io portion was delayed for 28 days, because the local rate was confirmed by a relay that had been quiet all afternoon. When it spoke, it confirmed the rate it had held for itself, and the Bank has accepted the figure. Ref. CIBT-3013-D344-2		

Closing balance, month by month

Highest 595,866,227 s · lowest 316,284,338 s



August 3012 July 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 3013-07