CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 207, Pallas Ring 10

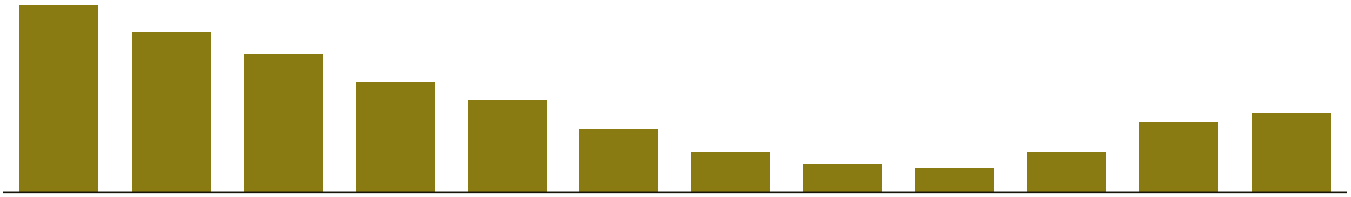
Account 8564-3113-8564
Period 1–31 October 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
388,629,719 s	**+16,836,744 s**	**-2,630,420 s**	**402,836,043 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	ATM withdrawal: Io	-172,800	388,456,919
	The 0.30 s charge on this withdrawal has not been taken. It fell due on the 1st, and on reflection the Bank decided that a fee on an amount this small would inconvenience everyone concerned, including the fee. Ref. CIBT-3013-8DDE-0		
11 Oct	Slippage fee (Io, 1 transfers)	-900	388,456,019
	The relay at Io apologised for the delay in writing, and the Bank considers a written apology to be a form of payment. No fee is due on the 1 crossings this month. Ref. CIBT-3013-9B39-0		
14 Oct	Deposit: Hall E	+11,526,007	399,982,026
	The coins were sorted by your children, who are listed on the slip and were thanked by the officer. No fee applies to coin sorted by a holder's family. Ref. CIBT-3013-1DF3-7		
15 Oct	ATM withdrawal: Io	-86,400	399,895,626
	You take One Standard day out on the morning the local market opens, and it is kept under the good tablecloth in the sideboard until the afternoon, when the shops are open and you are ready to spend it. Ref. CIBT-3013-B5DF-6		
15 Oct	Transfer to joint account	-2,370,320	397,525,306
	The Ceres office holds its share of the joint account for one day after it is due, so that a holder who travels can arrive before the money does. It has never been asked to hurry. Ref. CIBT-3013-2F31-9		
28 Oct	Payroll credit: the Authority Records Office	+3,950,533	401,475,839
	No conversion fee was taken on this credit. The cycles were converted at the posted rate, which has carried no fee since it was first posted, and the Bank has seen no reason to start one. Ref. CIBT-3013-C54B-7		
31 Oct	Interest at 4.20% APY	+1,360,204	402,836,043
	The statement shows interest accrued to the close of the Pallas Ring 10 day. The balance on your card does not include it, since the card reads the balance at the instant of a withdrawal, and an instant does not contain a day's interest. The two agree within 40 seconds, which the card calls a tolerance. Ref. CIBT-3013-3FD7-3		

Closing balance, month by month

Highest 573,931,435 s · lowest 316,284,338 s



November 3012 October 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  3013-10`