CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 139, Pallas Ring 10

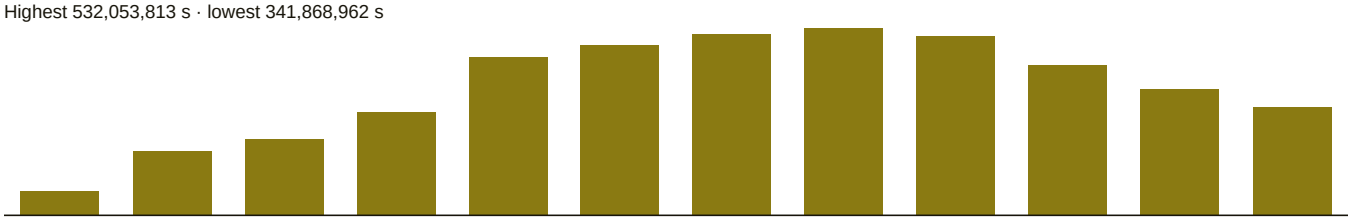
Account 8564-3113-8564
Period 1–31 July 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
461,604,264 s	**+5,566,147 s**	**-26,615,215 s**	**440,555,196 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Nairobi Sector	-86,400	461,517,864
	The audit trail for the machine at Nairobi Sector shows 0.948 day dispensed and the rest printed as a receipt. The machine rounds down to the denomination it holds, and the trail records both figures. Ref. CIBT-3014-8851-4		
05 Jul	Slippage fee (Nairobi Sector, 3 transfers)	-900	461,516,964
	Your employer has asked for a copy of this schedule, since the seconds lost on the run were its payroll's. A copy has gone to its office at Hall E, and the original is kept here. Ref. CIBT-3014-CABC-5		
06 Jul	Payroll credit: the Authority Records Office	+3,950,533	465,467,497
	No fee was charged on the Authority Records Office credit, which arrived as one envelope with the staff list enclosed. The Bank does not charge for a list, and the Teller read it to see whether a fee was owed. It was not. Ref. CIBT-3014-DFA3-4		
15 Jul	Transfer to own account: Nairobi Sector	-24,157,595	441,309,902
	Fees for the coming three quarters were paid in advance at the counter, and you asked the officer to note the advance on the slip. The officer did so, though there was nothing to note beyond the sum itself. Ref. CIBT-3014-F35B-0		
19 Jul	Transfer to joint account	-2,370,320	438,939,582
	You read the figure aloud at the counter, once at speaking pace and once more slowly, as if the first reading might have been a mishearing. The officer has learned to wait for the second before writing anything down. Ref. CIBT-3014-6A8C-2		
31 Jul	Interest at 4.20% APY	+1,615,614	440,555,196
	An auditor asked why interest on this account was paid at 4.20% for 31 days when the posted rate was lower. The answer is the depositor's: the rate was agreed in writing, and the agreement is on file, signed by both parties. Ref. CIBT-3014-1922-6		

Closing balance, month by month

Highest 532,053,813 s · lowest 341,868,962 s



August 3013 July 3014

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 3014-07