CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 393, Pallas Ring 10

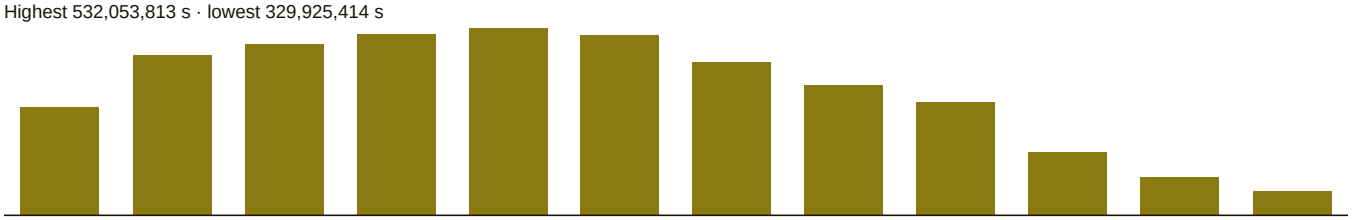
Account 8564-3113-8564
Period 1–31 October 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
346,981,419 s	**+5,164,967 s**	**-22,220,972 s**	**329,925,414 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	Transfer to joint account	-2,370,320	344,611,099
	Leda Eskeland has checked the joint balance against the transfers every month since 3010 and has never found a difference. The checking has now been checked, and has found no difference there either. Ref. CIBT-3014-A7B4-8		
13 Oct	ATM withdrawal: Europa	-86,400	344,524,699
	The machine reminds you of the quarterly draw by printing a small card on the morning it is due. The custodian carries the card to the Hall E counter by hand, out of respect for the machine's own sense of timing. Ref. CIBT-3014-E8CF-2		
14 Oct	Transfer to own account: Europa	-19,763,352	324,761,347
	A sundry raised on the Europa station is held until the ice over the relay is judged safe to cross. The station's officers judge it by walking out on it, and the charge of 0.30 s is posted on the day they come back. Ref. CIBT-3014-5026-5		
15 Oct	Slippage fee (Europa, 1 transfers)	-900	324,760,447
	The slippage was reckoned on the transfer you made from the counter, not on the one you meant to make from the bench. The bench has no relay of its own, so the fee has been taken at the counter, where the seconds were. Ref. CIBT-3014-E4BB-3		
24 Oct	Payroll credit: the Authority Records Office	+3,950,533	328,710,980
	The Authority Records Office salary was converted at the rate of the day it was earned, so no conversion charge applies. It is the only conversion on your file that has gone in your favour without a word from you. Ref. CIBT-3014-A5A5-6		
31 Oct	Interest at 4.20% APY	+1,214,434	329,925,414
	The interest adjustment that followed the change in the posted rate carries no fee. It was a correction the Bank made in its own time, and the Bank does not invoice depositors for its own tidiness. Ref. CIBT-3014-DEA4-4		

Closing balance, month by month

Highest 532,053,813 s · lowest 329,925,414 s



November 3013 October 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 3014-10