CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 34, Pallas Ring 10

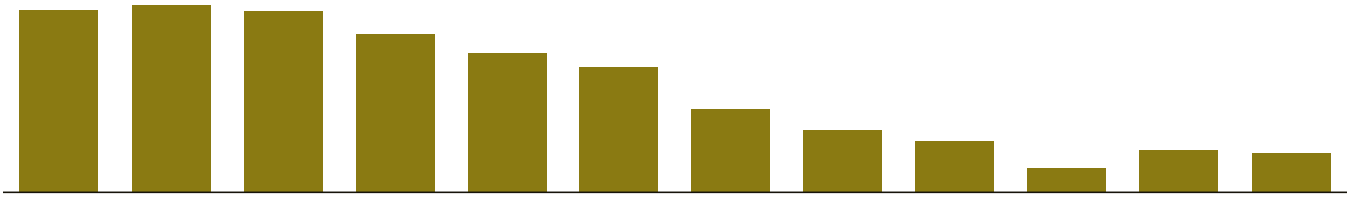
Account 8564-3113-8564
Period 1–31 January 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
316,825,293 s	**+5,059,421 s**	**-9,496,487 s**	**312,388,227 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	ATM withdrawal: Venus	-86,400	316,738,893
	You take days from the machine at Venus rather than from the counter, always the smallest denomination it offers. The officer at Hall E asked whether this is a preference or a rule. You said it was a habit, which is the same thing with less paperwork. Ref. CIBT-3015-D3D2-8		
11 Jan	Slippage fee (Venus, 6 transfers)	-5,400	316,733,493
	The Europa station pays for the ice its crossings pass under, a sum the Bank has never found a means of measuring. It has agreed, on the station's advice, to estimate it at 0.30 s and to revisit the figure when the ice does. Ref. CIBT-3015-5DD5-3		
13 Jan	Transfer to own account: Venus	-6,775,167	309,958,326
	The staff benevolent fund at the Authority Records Office has paid a donation of 6,775,167 into this account, for the fund's officers to collect. You are named as the collecting officer. You were not consulted, and the Bank has noted that you have not yet collected it. Ref. CIBT-3015-553A-3		
15 Jan	Payroll credit: the Authority Records Office	+3,950,533	313,908,859
	You collected the Authority Records Office wage in person on the 15th and were seen to look at it for some time before depositing it again. The credit has been carried over as usual. The officer has noted that you read the figure twice, which the officer takes as a good sign for the employer. Ref. CIBT-3015-F8B8-9		
16 Jan	Transfer to joint account	-2,370,320	311,538,539
	Where a joint sum leaves a fraction after the division, the fraction is written against the mandate's first line and carried to the next transfer. It has now been carried 4 times, and the figure was correct at every stage. Ref. CIBT-3015-ED75-6		
17 Jan	ATM withdrawal: Venus	-259,200	311,279,339
	Under the rounding rule, cash at Venus is paid in whole days while the account is held to the second, so the 0.950 day left over has been credited back to 8564-3113-8564 at the posted rate. It is the only line on this statement that is in your favour. Ref. CIBT-3015-14D5-3		
31 Jan	Interest at 4.20% APY	+1,108,888	312,388,227
	Interest was held back 28 days because the account was moved from Hall E to a branch on a different clock. The move was completed on the 31st, and the held interest was paid at once, in full and in arrears. Ref. CIBT-3015-CBE5-6		

Closing balance, month by month

Highest 532,053,813 s · lowest 290,342,372 s



February 3014 — January 3015

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  3015-01`