CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 230, Pallas Ring 10

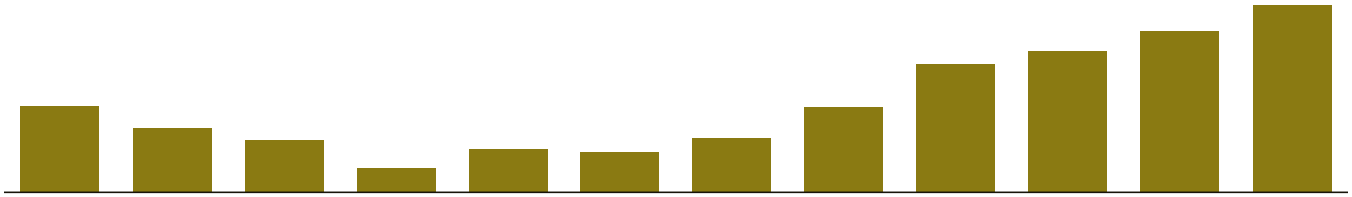
Account 8564-3113-8564
Period 1–31 July 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
485,726,661 s	**+39,244,862 s**	**-2,802,920 s**	**522,168,603 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Transfer to joint account	-2,370,320	483,356,341
	The transfer to 8564-7101-9237 is for the upkeep of a shared allotment at Phobos, where a garden has been grown since 3012 for the benefit of a person the Bank has no record of. The garden is paid for in full. Ref. CIBT-3015-8DF9-2		
05 Jul	Payroll credit: the Authority Records Office	+3,950,533	487,306,874
	Pay from the Authority Records Office routed through the Phobos exchange, which took 0.30 seconds for handling. The exchange has been reminded that its rate is set by the Bank and not by the exchange, and the 0.30 seconds have been returned to you in full. Ref. CIBT-3015-A774-8		
05 Jul	Deposit: Hall E	+33,594,286	520,901,160
	The deposit was posted at the counter rate, and the counter rate was posted at the start of the day. The auditors have checked that practice back to 3012 and found it, every time, to be exactly what it said it was. Ref. CIBT-3015-ED71-2		
19 Jul	ATM withdrawal: Phobos	-172,800	520,728,360
	A withdrawal of 2 Standard days is charged in whole seconds, and the machine rounds each figure up when the fee is worked out, not down. The difference of 900 seconds has been charged to you, and the Bank has been unable to find a reason for the rule. Ref. CIBT-3015-5224-6		
22 Jul	ATM withdrawal: Phobos	-259,200	520,469,160
	The Teller counted the notes twice at the window, once for you and once because you had asked how many there were. The figure was the same both times, which she describes as the only pleasant surprise of the morning. Ref. CIBT-3015-AEBE-0		
26 Jul	Slippage fee (Phobos, 1 transfers)	-600	520,468,560
	The fee rate is posted at the counter at Hall E and at the Phobos relay, and the two postings have agreed every day for 1 year without anyone asking them to. This month's rate is 0.30 s per Standard day. Ref. CIBT-3015-3224-4		
31 Jul	Interest at 4.20% APY	+1,700,043	522,168,603
	On Phobos interest accrues while the station is in shadow and pauses while it is in sun. Your account earned for 31 days and paused for 28. The station has been asked to confirm these figures and has not yet replied. Ref. CIBT-3015-21A5-8		

Closing balance, month by month

Highest 522,168,603 s · lowest 290,342,372 s



August 3014 July 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  3015-07`