CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 322, Pallas Ring 10

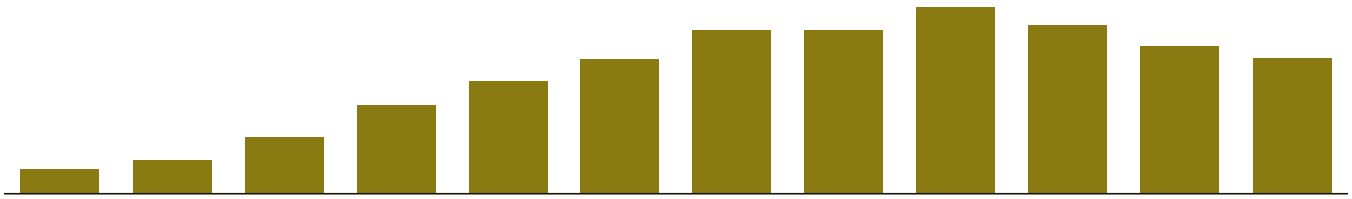
Account 8564-3113-8564
Period 1–31 October 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
619,260,962 s	**+6,117,946 s**	**-28,274,202 s**	**597,104,706 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	ATM withdrawal: Io	-259,200	619,001,762
	The rounding rule for cash-time at Io runs to four clauses, and the machine applies all four, though only the first is printed on the receipt. The second has kept the holder's balance in order since 3015. Ref. CIBT-3018-8F2F-0		
11 Oct	Payroll credit: the Authority Records Office	+3,950,533	622,952,295
	The Teller counted the Authority Records Office wage and noted that it matched the remittance advice exactly. She asks that this be recorded, since it is the first time it has happened on this account, and she has been asked to say so for the file. Ref. CIBT-3018-4BC7-4		
17 Oct	Slippage fee (Io, 6 transfers)	-3,600	622,948,695
	A slippage fee of 3,600 s is shown against 6 crossings whose only fault was being early. The Bank has no way to charge for early, and has charged for the crossing as if it had been on time. Ref. CIBT-3018-0D31-0		
20 Oct	Transfer to own account: Io	-25,641,082	597,307,613
	A second copy of a statement that had gone astray in the post was charged at 0.30 s. The Teller remarked that the first copy was the one that had been mislaid, and that the second had been in her drawer all along. Ref. CIBT-3018-8763-0		
23 Oct	Transfer to joint account	-2,370,320	594,937,293
	The Mars half of the joint account is kept on the Mars clock, so a transfer sent from Io on the 23rd shows on the local day and on ours. Both dates are printed side by side, and neither holder has asked for either to be dropped. Ref. CIBT-3018-F7A6-8		
31 Oct	Interest at 4.20% APY	+2,167,413	597,104,706
	You asked the branch to stop sending the interest line in an envelope, and it now sends it in a second envelope instead. The Teller has kept both and asks whether you would prefer a third. Ref. CIBT-3018-6214-9		

Closing balance, month by month

Highest 686,446,552 s · lowest 405,681,436 s



November 3017 October 3018

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 3018-10