CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 77, Pallas Ring 10

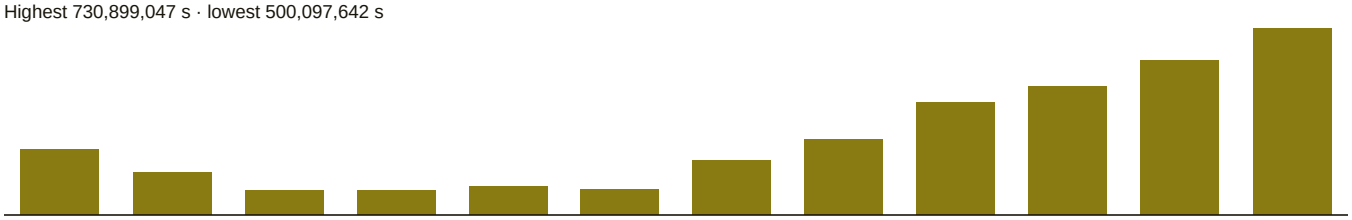
Account 8564-3113-8564
Period 1–31 October 3019
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
684,946,170 s	**+48,758,197 s**	**-2,805,320 s**	**730,899,047 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Deposit: Hall E	+42,410,353	727,356,523
	The sum of 42,410,353 was rounded down, not up, because the slip was written in pencil and the counter rounds pencil down. The officer says this is a rule of thumb and not a rule. Ref. CIBT-3019-67B0-8		
11 Oct	Payroll credit: the Authority Records Office	+3,950,533	731,307,056
	The Authority Records Office at Delhi Sector observed a day of silence, and the wage waited through it. It was released when the silence ended, with the interest for the day added in full. Nobody has asked what the silence was for. Ref. CIBT-3019-68BE-0		
16 Oct	ATM withdrawal: Delhi Sector	-172,800	731,134,256
	Your withdrawal of 2 Standard days was made at the kiosk nearest the Delhi Sector concourse. The machine has been cleaned since, and the custodian's record of its last service is available on request. Ref. CIBT-3019-0314-5		
16 Oct	ATM withdrawal: Delhi Sector	-259,200	730,875,056
	Keyed in twice, the withdrawal on the 16th appeared once at Delhi Sector and again a day later at Hall E. The second entry was a copy of the first and has been removed. Ref. CIBT-3019-1E54-8		
25 Oct	Transfer to joint account	-2,370,320	728,504,736
	A shared transfer is divided by two and rounded down. The remainder of 0.945 s is credited to the account itself, where it becomes a matter for both holders. Ref. CIBT-3019-750D-9		
29 Oct	Slippage fee (Delhi Sector, 5 transfers)	-3,000	728,501,736
	Each crossing is charged to the whole second and the day's total to the whole minute, so the sum shown is not the sum of its parts. The difference, 0.947 of a second, belongs to the rule and not to either party. Ref. CIBT-3019-E4C6-7		
31 Oct	Interest at 4.20% APY	+2,397,311	730,899,047
	A monthly fee on an account paying interest at this rate would ordinarily apply. It has been waived in full. The account has done nothing to deserve the courtesy, and appears to enjoy it regardless. Ref. CIBT-3019-C412-3		

Closing balance, month by month

Highest 730,899,047 s · lowest 500,097,642 s



November 3018 October 3019

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 3019-10