CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 219, Pallas Ring 10

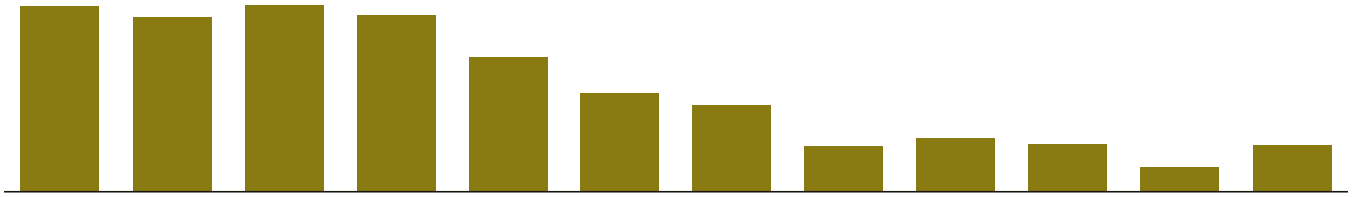
Account 8564-3113-8564
Period 1–31 October 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
583,062,466 s	**+29,016,804 s**	**-2,548,520 s**	**609,530,750 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Slippage fee (Europa, 9 transfers)	-5,400	583,057,066
	Slippage on the standing transfer to 8564-7101-9237, the same 9 crossings it has made on the 9th of each month since 3015. The fee has not changed in that time, which the Bank regards as a form of consistency. Ref. CIBT-3020-8FBB-5		
15 Oct	Deposit: Hall E	+23,025,553	606,082,619
	The Teller asked whether this was all of it or only the part you could spare this month. You said it was the part you could spare, and she said that was the more reassuring of the two answers. Ref. CIBT-3020-96C8-1		
19 Oct	ATM withdrawal: Europa	-172,800	605,909,819
	Why this withdrawal took 16 minutes was the auditors' question. The relay's log shows the machine waiting for the Bank's confirmation and the Bank waiting for the machine. The auditors have found this to be nobody's fault, and have recorded it as their finding. Ref. CIBT-3020-9868-0		
29 Oct	Payroll credit: the Authority Records Office	+3,950,533	609,860,352
	Pay for 29 days' work on Europa, converted at the posted rate on the day it was paid, not the day it was earned. Ref. CIBT-3020-5C26-1		
30 Oct	Transfer to joint account	-2,370,320	607,490,032
	The joint transfer waited 29 days because the posting day fell on the anniversary of the mandate, and the office does not post joint money on the day a mandate was signed. It went through the morning after, which was the first day it could. Ref. CIBT-3020-8A12-7		
31 Oct	Interest at 4.20% APY	+2,040,718	609,530,750
	The Authority Records Office pays your salary into this account on the last working day of the month, and interest on the sum runs from the moment it arrives. The firm's payroll office considers this a little unfair to its own budget, and has said so in a memo it did not send. Ref. CIBT-3020-F027-0		

Closing balance, month by month

Highest 777,483,300 s · lowest 583,062,466 s



November 3019 October 3020

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 3020-10