CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 130, Pallas Ring 10

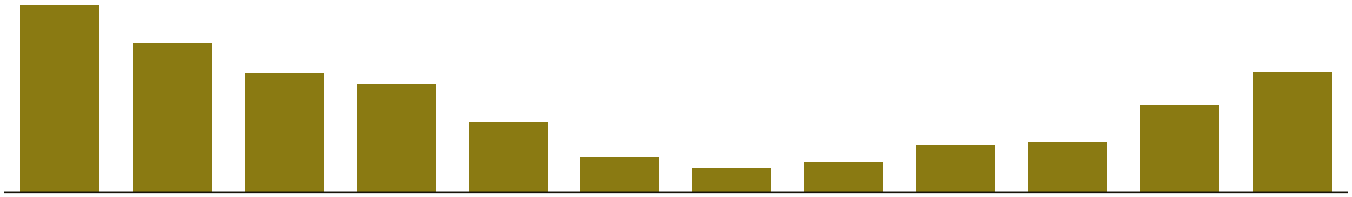
Account 8564-3113-8564
Period 1–30 November 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
815,583,109 s	**+44,737,707 s**	**-2,636,720 s**	**857,684,096 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	Slippage fee (The Belt, 8 transfers)	-7,200	815,575,909
	Your 8 transfers this month all went in the first week, when the relay is least busy. You have sent them in that week since 3019, and the fee reflects the arrangement. Ref. CIBT-3023-31B6-0		
05 Nov	Transfer to joint account	-2,370,320	813,205,589
	The joint statement comes back to the counter each month with a single word written on the back, in two hands. The officer has read it and does not propose to repeat it. Ref. CIBT-3023-A239-3		
12 Nov	Payroll credit: the Authority Records Office	+3,950,533	817,156,122
	Your wages from the Authority Records Office are rounded down each month to the whole shift, and the remainder goes into a staff reserve. The reserve is kept with its flap tucked in and initialled for the year and paid out in a single sum. This year it came to 0.981 of one shift, and the payroll office has asked whether you would like it in cash or added to next year's pay. Ref. CIBT-3023-051A-5		
18 Nov	ATM withdrawal: The Belt	-86,400	817,069,722
	Last month's statement printed this withdrawal twice, once with its fee and once without. The fee was the correct one, and the second line has been removed without any other change. Ref. CIBT-3023-3008-3		
22 Nov	Deposit: Hall E	+37,932,634	855,002,356
	You carry the change from each deposit home in a separate purse. The purse is inspected at the counter each month by an officer who says nothing and writes the total in pencil on the back of the slip. Ref. CIBT-3023-5C41-1		
23 Nov	ATM withdrawal: The Belt	-172,800	854,829,556
	On The Belt the cash-time machine is switched off through the station's night. Your withdrawal, made in the last minute before the switch, was paid out at first light, and the sum is the one you asked for; the wait was the station's. Ref. CIBT-3023-1498-4		
30 Nov	Interest at 4.20% APY	+2,854,540	857,684,096
	The 0.30 s service charge on the Belt balance has been waived. The local rate for the month was lower than ours, and the charge has been dropped rather than explained. Ref. CIBT-3023-A9EA-6		

Closing balance, month by month

Highest 941,385,579 s · lowest 736,576,579 s



December 3022 November 3023

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  3023-11`