CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 163, Pallas Ring 10

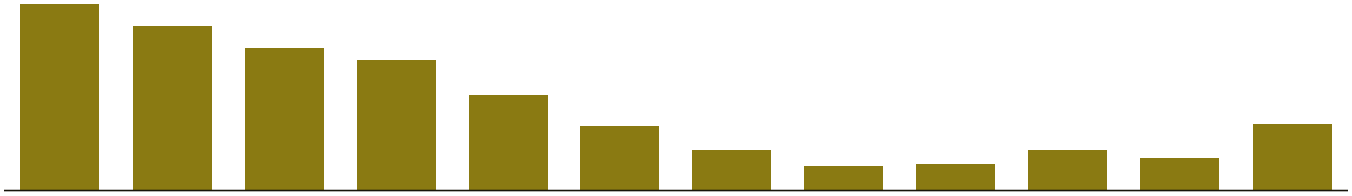
Account 8564-3113-8564
Period 1–31 March 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
751,307,734 s	**+55,116,335 s**	**-2,546,120 s**	**803,877,949 s**

Date	Description	Amount (s)	Balance (s)
09 Mar	Transfer to joint account	-2,370,320	748,937,414
	Each holder's share of the joint interest is rounded to the nearest second before the two are added together, so the total can differ from the figure on either counterfoil by one. The difference is carried under Memorandum Items. Ref. CIBT-3025-AE94-5		
10 Mar	ATM withdrawal: Oakland Sector	-172,800	748,764,614
	The machine dispenses in whole days and rounds your request to the nearest one, so a request for 2 Standard days that falls 0.941 of a day short is paid as the round figure. The difference is credited to you at the Head Office rate, and it has been credited every time. Ref. CIBT-3025-3C90-5		
10 Mar	Slippage fee (Oakland Sector, 5 transfers)	-3,000	748,761,614
	You take each transfer slip to the relay in person, rather than sending it, and wait while it is stamped. The stamp has never once been needed, and the relay's clerks have stopped pretending otherwise. Ref. CIBT-3025-7052-8		
17 Mar	Payroll credit: the Authority Records Office	+3,950,533	752,712,147
	The Authority Records Office on Mars pays in the local sol, which the Bank converts into Standard days by a rounding the employer has asked to see in writing. It has been put in writing, and the employer has not asked again. Ref. CIBT-3025-6A04-1		
27 Mar	Deposit: Hall E	+48,536,225	801,248,372
	Your monthly deposit has been credited on the 27th for 3 years without a missed day. The officers now treat the slip as a formality, though you have never once written it in a hurry. Ref. CIBT-3025-5504-8		
31 Mar	Interest at 4.20% APY	+2,629,577	803,877,949
	The 0.30 s account fee was not taken this period. The schedule charges it on balances under a floor set in 3023 and never revisited, and your balance cleared that floor by a margin the schedule did not allow for. Ref. CIBT-3025-7A1C-8		

Closing balance, month by month

Highest 991,069,640 s · lowest 738,168,625 s



April 2024 March 2025

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 3025-03