CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Fairbrass
Unit 300, Pallas Ring 10

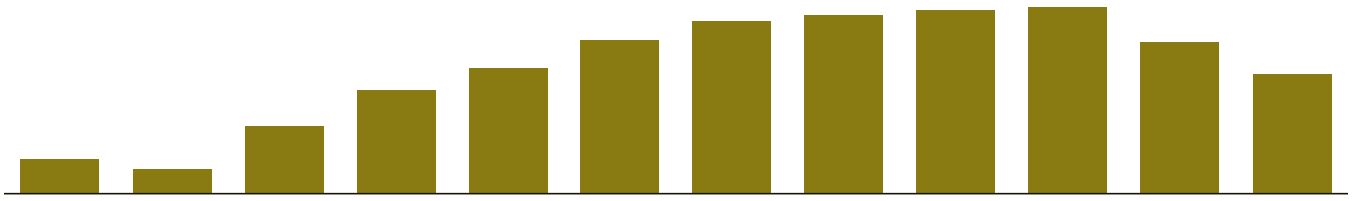
Account 8564-3113-8564
Period 1–31 December 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
906,659,949 s	**+7,123,842 s**	**-45,393,347 s**	**868,390,444 s**

Date	Description	Amount (s)	Balance (s)
09 Dec	ATM withdrawal: Luna	-172,800	906,487,149
	The machine's cash count was reconciled to the ledger to the second. It was one short, and the shortage is entered against the machine rather than the account, where the machine can be asked to explain it. Ref. CIBT-3025-0169-0		
14 Dec	Transfer to joint account	-2,370,320	904,116,829
	The holders have taken to making their joint transfer on the same day of each month as the day they first opened the account, though neither has said why. The officer has not asked, as the Bank does not ask about habits it approves of. Ref. CIBT-3025-A860-5		
29 Dec	Transfer to own account: Luna	-42,850,227	861,266,602
	A sundry line from Luna is written in the local word for an hour, which the Bank converts to days without comment. The conversion is at the local rate, and the word is printed in brackets so the station can recognise its own word on the page. Ref. CIBT-3025-DB3C-4		
30 Dec	Payroll credit: the Authority Records Office	+3,950,533	865,217,135
	An instalment from the Authority Records Office on the 30th, paid into Hall E. The employer's office has asked us to note that the figure includes a travel allowance for 9 transfers between stations. Ref. CIBT-3025-12FC-8		
31 Dec	Interest at 4.20% APY	+3,173,309	868,390,444
	Interest on a balance below one day is not rounded at all. It is simply not yet interest, and waits in the account until it is. This balance is 0.981 of a day short of the threshold, and the Bank has been patient about it. Ref. CIBT-3025-2419-0		

Closing balance, month by month

Highest 950,166,115 s · lowest 751,307,734 s



January 3025 December 3025

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 3025-12