CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 270, Pallas Ring 10

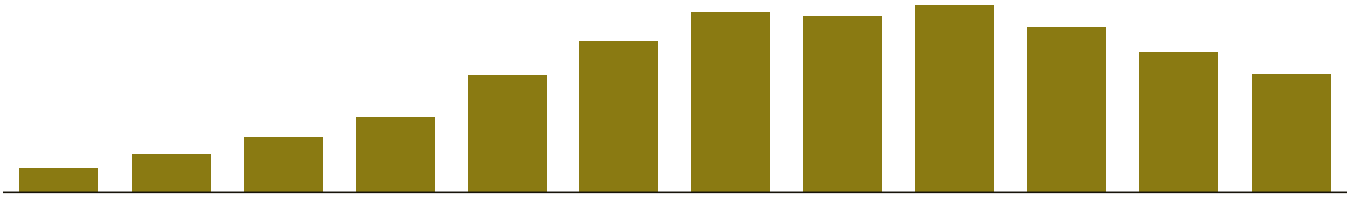
Account 8564-3113-8564
Period 1–31 May 3027
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
841,071,886 s	**+6,894,284 s**	**-33,047,630 s**	**814,918,540 s**

Date	Description	Amount (s)	Balance (s)
02 May	ATM withdrawal: Phobos	-172,800	840,899,086
	You take the same sum from the machine at Phobos each time you pass through, and the machine has learned to offer it before you ask. The custodian records this as a courtesy from the machine, and has never found the setting that causes it. Ref. CIBT-3027-2286-4		
03 May	Slippage fee (Phobos, 7 transfers)	-2,100	840,896,986
	The slippage was rounded to the whole Standard day rather than to the crossing, which places all 7 transfers in the same day for charging. The rule is old. The Bank has never found a reason to change it, though it would not be unhappy to be given one. Ref. CIBT-3027-5B88-5		
07 May	Transfer to own account: Phobos	-30,416,010	810,480,976
	The Teller points out that the sundry charge on this statement was the only line you read before paying, and asks whether this was deliberate. It was, and she has admired it. Ref. CIBT-3027-F67E-2		
13 May	Payroll credit: the Authority Records Office	+3,950,533	814,431,509
	You send Quill Prendergast the same sum from each wage on the 13th without being asked, and Quill Prendergast sends back a card on the 13th following, with the same few words, which the Bank files with the receipts. Ref. CIBT-3027-2280-8		
16 May	ATM withdrawal: Phobos	-86,400	814,345,109
	The sum on this line is your expenses float from the Authority Records Office, drawn at Phobos and accounted for on a form that asks you to name every clerk you spoke to. You listed them all, and the form has been filed without comment. Ref. CIBT-3027-034A-0		
24 May	Transfer to joint account	-2,370,320	811,974,789
	The joint transfer due on the 24th was held 31 days at Phobos, because the local office would not release the second share until it had a copy of the mandate in the local script. Ref. CIBT-3027-F223-5		
31 May	Interest at 4.20% APY	+2,943,751	814,918,540
	Interest is paid every month into a savings line at 8564-7101-9237 by standing instruction, so the month's figure leaves the account before the depositor has finished reading it. The savings line holds it for a rainy day, and the rainy day has not yet been named. Ref. CIBT-3027-7A52-7		

Closing balance, month by month

Highest 897,219,414 s · lowest 703,212,257 s



June 3026 May 3027

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  3027-05`