CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 117, Pallas Ring 10

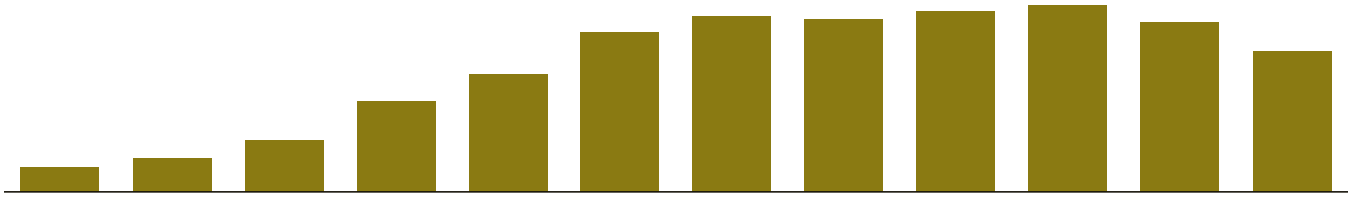
Account 8564-3113-8564
Period 1–31 October 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
773,201,354 s	**+6,656,737 s**	**-42,245,670 s**	**737,612,421 s**

Date	Description	Amount (s)	Balance (s)
08 Oct	Transfer to own account: New Orleans Sector	-39,872,350	733,329,004
	The copy of your 3023 mandate supplied at New Orleans Sector was sent by relay, and the relay cost 0.30 s. The Bank has taken the cost on itself, the mandate being yours. Ref. CIBT-3028-9F56-9		
20 Oct	Slippage fee (New Orleans Sector, 5 transfers)	-3,000	733,326,004
	The 5 crossings were held at the New Orleans Sector relay for 31 Standard days while its reconciler sent for a second opinion from the hall. The fee is charged on the seconds that moved, and none is charged on the seconds that waited. Ref. CIBT-3028-5205-9		
21 Oct	Payroll credit: the Authority Records Office	+3,950,533	737,276,537
	The counter has the 42 notes ready on the Friday before pay day, in the order you asked for. You collected them on the Monday instead, after the wages had been paid, and the Teller has put them back in order without remarking on it. Ref. CIBT-3028-2BD0-7		
21 Oct	Transfer to joint account	-2,370,320	734,906,217
	"A joint account is easy to run," the Teller says, "as long as no one in it wants the last word on the balance." Neither of you has asked for it in 6 years, which she considers a remarkable record for two depositors. Ref. CIBT-3028-AFB3-7		
31 Oct	Interest at 4.20% APY	+2,706,204	737,612,421
	The interest was rounded to the whole second before it was posted, and your half-second went into the next period's balance, where it earns the same rate and is not mentioned again unless you ask. Ref. CIBT-3028-FE88-6		

Closing balance, month by month

Highest 793,708,488 s · lowest 595,951,172 s



November 3027 October 3028

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 3028-10