CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Ravensworth-Fairbrass
Unit 355, Pallas Ring 10

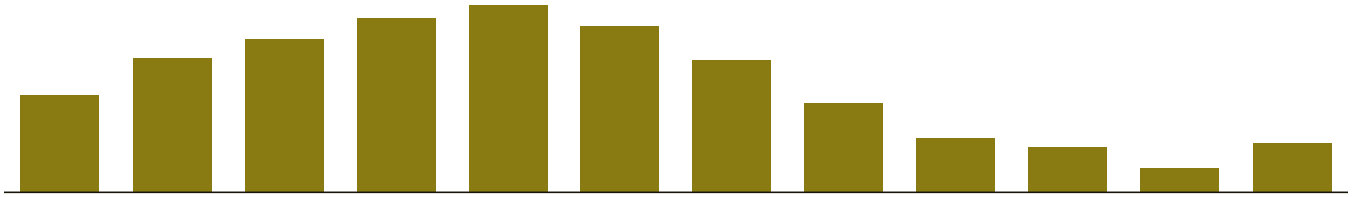
Account 8564-7206-6708
Period 1–31 October 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
787,096,371 s	**+92,873,749 s**	**-691,800 s**	**879,278,320 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	ATM withdrawal: New Orleans Sector	-172,800	786,923,571
	2 Standard days withdrawn at the Automated Temporal Machine at New Orleans Sector, paid out in whole days. The machine rounds each request down to the whole day and keeps the 0.957 that is left over on its own record, where it is never spent. Ref. CIBT-3003-8B92-7		
03 Oct	Memory Vault: box 15-557, quarter	-259,200	786,664,371
	You come down to the sub-level a few minutes before the quarter closes, and the gate has never yet been opened early for anyone else, though you have been standing at it each time. Ref. CIBT-3003-4A36-0		
04 Oct	ATM withdrawal: New Orleans Sector	-259,200	786,405,171
	Audit file: the withdrawal at New Orleans Sector was checked against the concourse noticeboard, where the time of each cash-time draw is pinned up at the end of the day. The board and the machine agree, and the pin has not been moved since 2999. Ref. CIBT-3003-E927-9		
06 Oct	Payroll credit: Interworld Post	+6,080,541	792,485,712
	The 0.30 s conversion charge on this Interworld Post wage was refunded. The converter's own office sent a note explaining that it had converted at the rate it was given and had not thought to ask whether the rate was for the day or the week, which it now has. Ref. CIBT-3003-7993-8		
08 Oct	Slippage fee (New Orleans Sector, 2 transfers)	-600	792,485,112
	The fee on 2 crossings is rounded to the nearest five seconds, which is the relay's rule, while the Bank's own rule is the nearest one. The difference of 2,100 seconds is shown on this line, and the relay has asked that it be called a courtesy, which the Bank declines to do. Ref. CIBT-3003-BA36-4		
26 Oct	Deposit: Hall E	+84,169,554	876,654,666
	At the Ceres dock the deposit is weighed on the ore scale before anyone counts it, since the scale is the only instrument on the station that nobody has ever argued with. The count followed the weight to the unit, and the dock regards that as the correct order of things. Ref. CIBT-3003-74A1-9		
31 Oct	Interest at 4.00% APY	+2,623,654	879,278,320
	The interest for the 31st was held 30 days while the Rate Committee compared the posted table with the one at New Orleans Sector, which had been printed a day earlier and turned out to be correct. The difference was one day, and the interest is paid for it. Ref. CIBT-3003-C762-4		

Closing balance, month by month

Highest 1,398,431,823 s · lowest 787,096,371 s



November 3002 — October 3003

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  7206-6708  3003-10`