CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 379, Pallas Ring 10

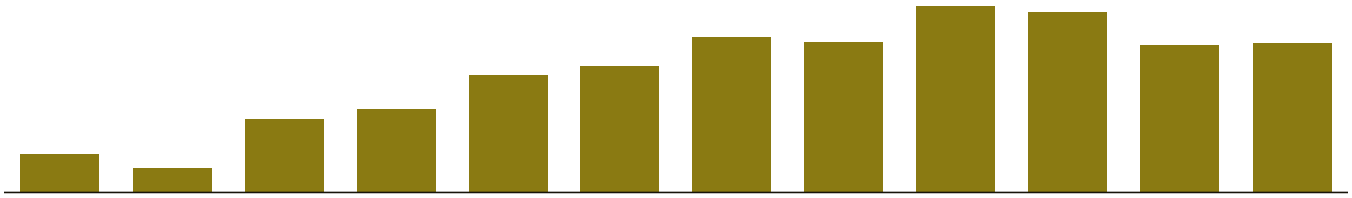
Account 8564-1663-9040
Period 1–31 August 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
200,017,459 s	**+784,219 s**	**-347,400 s**	**200,454,278 s**

Date	Description	Amount (s)	Balance (s)
06 Aug	ATM withdrawal: Io	-259,200	199,758,259
	Auditors checked the cash in the Io machine against its log and found the two in agreement to the note. They have entered the machine's clock as a separate item, which the machine has asked them to keep brief. Ref. CIBT-2953-1335-5		
11 Aug	Deposit: Hall E	+167,499	199,925,758
	The notes were dry when they reached the window, and the Teller has noted it for the record. She does not say which she found more surprising: that, or the fact that it had rained. Ref. CIBT-2953-3DD5-1		
24 Aug	ATM withdrawal: Io	-86,400	199,839,358
	One Standard day is collected each quarter from the Io machine, placed in an envelope with your name in pencil, and left at the Hall E counter. The envelope is always handed over sealed and always signed for, and nobody has yet asked what is in it. Ref. CIBT-2953-0D02-5		
26 Aug	Slippage fee (Io, 3 transfers)	-1,800	199,837,558
	Crossings from Ceres go through the Belt relay and are charged in Belt seconds, which run a little longer than ours. The Bank does not say by how much, only that the difference has been the same since 2948. Ref. CIBT-2953-1862-0		
31 Aug	Interest at 3.70% APY	+616,720	200,454,278
	Your employer's pay was credited on the 31st, and interest on it was reckoned from the first second of the month, a date on which the money was not yet yours. The Bank has taken the view that the wages belonged to the employer until they arrived, and so did the interest. The employer has not objected, and the difference has been credited to you as a courtesy. Ref. CIBT-2953-B64F-3		

Closing balance, month by month

Highest 209,003,971 s · lowest 171,650,842 s



September 2952 August 2953

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 1663-9040 2953-08