CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 344, Pallas Ring 10

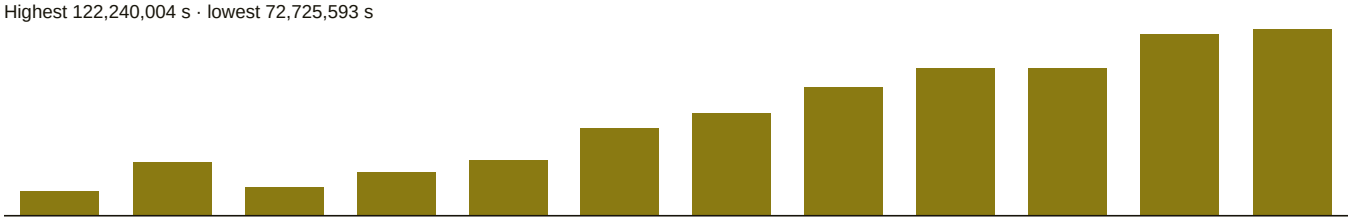
Account 8564-1663-9040
Period 1–31 January 2960
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
120,757,987 s	**+1,915,817 s**	**-433,800 s**	**122,240,004 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+248,898	121,006,885
	Auditors' note: the sum on this slip was written down before the envelope was opened, from the depositor's own tally, which was correct. The auditors have asked that the order of those two events be recorded, and it now is. Ref. CIBT-2960-58EE-6		
06 Jan	ATM withdrawal: Lagos Sector	-172,800	120,834,085
	An earlier line showed this withdrawal as 172,800, and the receipt gives 2 Standard days. Under Part Four of the Branch Standing Orders, the two were reconciled as a conversion at the posted rate, the earlier line has been struck, and the difference returned to the account. Ref. CIBT-2960-C470-1		
14 Jan	ATM withdrawal: Lagos Sector	-259,200	120,574,885
	The withdrawal at Lagos Sector was held 30 days while the machine was brought onto the Mars day, which takes a machine less than a week. The cash was paid in full on the morning it was ready. Ref. CIBT-2960-01D4-6		
23 Jan	Payroll credit: Phobos Drydock	+1,294,582	121,869,467
	This month's wages from Phobos Drydock reached us 29 days after the period closed. The payroll run was split across two worlds, and the second half had to wait for the first to be counted. The sum is complete and has been paid in full, with interest for the wait. Ref. CIBT-2960-62EB-8		
27 Jan	Slippage fee (Lagos Sector, 6 transfers)	-1,800	121,867,667
	Your transfers were held 31 Standard days at Lagos Sector, because the operator had to be woken and then had to find the slip. The slip had been filed under the wrong crossing by the previous shift. Ref. CIBT-2960-3557-1		
31 Jan	Interest at 3.70% APY	+372,337	122,240,004
	On Titan the interest is paid in the currency the lake is running at that season, and the Teller checks the figure against the tide before she reads it out. Ref. CIBT-2960-A0A9-4		

Closing balance, month by month

Highest 122,240,004 s · lowest 72,725,593 s



February 2959 January 2960

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 2960-01