CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 385, Pallas Ring 10

Account 8564-1663-9040
Period 1–31 January 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
130,068,128 s	**+1,695,625 s**	**-8,756,341 s**	**123,007,412 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Slippage fee (São Paulo Sector, 4 transfers)	-3,600	130,064,528
	The crossing waited 31 days on the bench beside the rate board, facing the window while the relay established whether its last transfer had been a crossing or a rumour. It had been a crossing, and the check has been entered as one. Ref. CIBT-2963-E19B-3		
12 Jan	Transfer to own account: São Paulo Sector	-8,666,341	121,398,187
	The monthly subscription to the Lamp Society, debited on the 12th since 2958. The Society has never sent a lamp, and its treasurer has asked that you stop expecting one. Ref. CIBT-2963-15C5-4		
14 Jan	Payroll credit: Phobos Drydock	+1,294,582	122,692,769
	Phobos Drydock rounds your wage to the nearest five seconds, as it always has, because its office was founded by a clerk who could not abide a remainder. The remainder of 0.950 has been sent on to the Bank's reserve, which did not ask for it and has not sent it back. Ref. CIBT-2963-9969-7		
20 Jan	ATM withdrawal: São Paulo Sector	-86,400	122,606,369
	Last month's statement printed this withdrawal twice, once with its fee and once without. The fee was the correct one, and the second line has been removed without any other change. Ref. CIBT-2963-0462-6		
31 Jan	Interest at 3.70% APY	+401,043	123,007,412
	Interest under one whole second in a month is not paid but accrued, and the accrual is paid out on the first working day of the year. This year it came to 10 seconds, handed over in a small envelope with a bootlace with one tag missing. Ref. CIBT-2963-E73E-6		

Closing balance, month by month

Highest 143,676,602 s · lowest 119,979,581 s



February 2962 January 2963

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 2963-01