CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 338, Pallas Ring 10

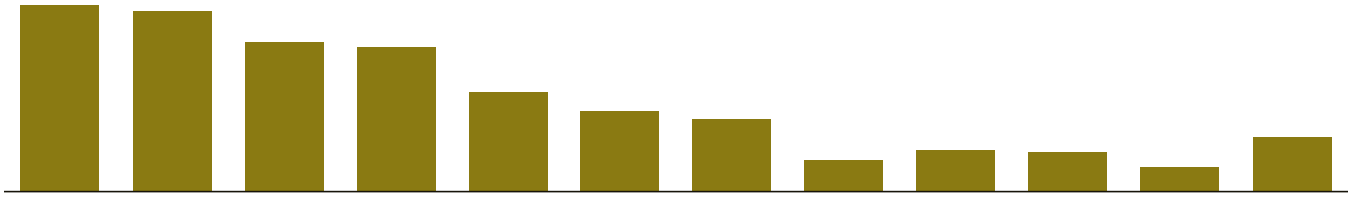
Account 8564-1663-9040
Period 1–31 October 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
94,858,067 s	**+6,811,948 s**	**-5,400 s**	**101,664,615 s**

Date	Description	Amount (s)	Balance (s)
13 Oct	Slippage fee (Svalbard, 6 transfers)	-5,400	94,852,667
	Your 6 crossings waited at the Svalbard relay for 28 Standard days while a new operator asked the relay for its own reading before touching anything. The reading was written on the transfer slip, and the slip is the only record of it. The crossings have since gone through, and the slippage is charged for the crossing and not the wait. Ref. CIBT-2963-56C2-6		
23 Oct	Deposit: Hall E	+5,224,887	100,077,554
	Deposit at the Hall E counter, made by you and, you say, on behalf of a relation who prefers not to deposit in person. The relation's signature is on the form in a hand the Teller describes as "very upright". The sum has been credited to your account. Ref. CIBT-2963-9C86-6		
30 Oct	Payroll credit: Phobos Drydock	+1,294,582	101,372,136
	A wage that falls exactly on the half-second is rounded down by the firm and up by the Bank, and the 33 seconds of difference go into a small tray in the vault marked for later. The tray has been there since 2962 and has grown a little by interest. Ref. CIBT-2963-ADE5-7		
31 Oct	Interest at 3.70% APY	+292,479	101,664,615
	You walk to the Hall E board on the 31st of each month to read the posted rate, though it is printed on your statement in larger type. The board carries the same figure. The officers have stopped pretending the walk is unnecessary. Ref. CIBT-2963-5D44-7		

Closing balance, month by month

Highest 131,504,161 s · lowest 94,858,067 s



November 2962 October 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 2963-10