CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 168, Pallas Ring 10

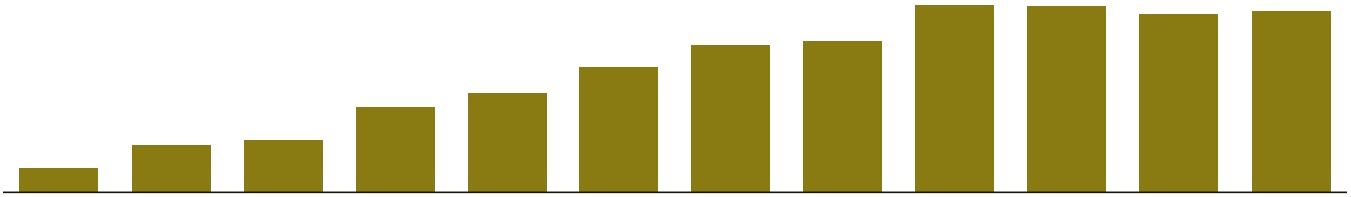
Account 8564-1663-9040
Period 1–31 December 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
166,766,802 s	**+1,808,779 s**	**-752,808 s**	**167,822,773 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Slippage fee (Luna, 1 transfers)	-300	166,766,502
	Slippage on the 1 crossings to Luna is charged at the rate posted for the hour of each crossing. The transfers were made at first light, when the two clocks are least alike. The Bank does not know whether that hour was chosen. It knows that it has been chosen every month since 2960. Ref. CIBT-2964-0980-2		
07 Dec	ATM withdrawal: Luna	-86,400	166,680,102
	You ask the machine for 20 notes each time and then ask the counter for the change in one, and the machine has not once been asked to explain this. Ref. CIBT-2964-CE76-8		
09 Dec	Transfer to own account: Luna	-493,308	166,186,794
	Under the small-sums rule a charge below one day is rounded to nothing, and a charge above that line to the whole day. This one was 0.991 over the line, so it was charged in full, which the Bank considers the fairer way round. Ref. CIBT-2964-5E08-9		
18 Dec	ATM withdrawal: Luna	-172,800	166,013,994
	Phobos Drydock pays its staff on the 18th at Luna, and their withdrawals that afternoon are entered in the staff's own names. Yours is entered in your own name, which the officer at Luna has noted with some relief. Ref. CIBT-2964-1FD1-9		
28 Dec	Payroll credit: Phobos Drydock	+1,294,582	167,308,576
	The Phobos Drydock office at Luna sends its pay in days on the sixth day of that world's week. The remittance waited behind a second screen of frosted glass until the local office confirmed that the week had been kept, and it is credited on this statement. Ref. CIBT-2964-27C5-8		
31 Dec	Interest at 3.70% APY	+514,197	167,822,773
	Interest on the balance is paid in arrears, which means the Bank pays you for a period you have already forgotten. You remember it on the 31st and come to the window to say so, and the Teller says the Bank had remembered it first. Ref. CIBT-2964-5404-8		

Closing balance, month by month

Highest 169,478,728 s · lowest 116,437,981 s



January 2964 December 2964

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  2964-12`