CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 251, Pallas Ring 10

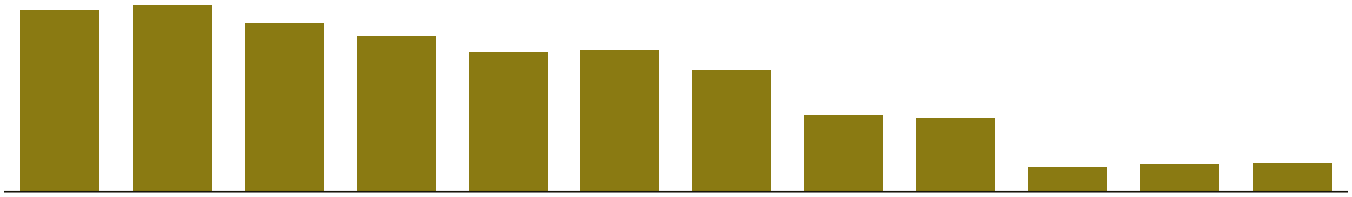
Account 8564-1663-9040
Period 1–31 October 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
131,792,160 s	**+1,700,941 s**	**-1,585,631 s**	**131,907,470 s**

Date	Description	Amount (s)	Balance (s)
10 Oct	Slippage fee (Vancouver Sector, 4 transfers)	-2,400	131,789,760
	Under the rounding rule, a fee of exactly half a second is taken up to the next whole second. This statement's fee, 0.30 s, fell on a half and has been charged upward, and the Bank regrets the half. Ref. CIBT-2965-26FE-7		
13 Oct	ATM withdrawal: Vancouver Sector	-259,200	131,530,560
	The machine at Vancouver Sector printed this receipt with the previous year's date, which the Audit Committee has treated as a question for the next year's ledger and not this one. Ref. CIBT-2965-E83E-9		
16 Oct	Transfer to own account: Vancouver Sector	-1,064,831	130,465,729
	A sundry of 0.30 seconds is raised each quarter for the storage of a mandate in the branch annex. The mandate has not been used since 2964, but the storage is charged all the same, as the mandate was never withdrawn. Ref. CIBT-2965-74B9-4		
18 Oct	ATM withdrawal: Vancouver Sector	-259,200	130,206,529
	On Vancouver Sector the machine pays in whatever coin the local office has in its tray that week. The coin is recorded on your receipt by its weight and its owner, and the Bank has accepted both as sufficient. Ref. CIBT-2965-D7D3-6		
22 Oct	Payroll credit: Phobos Drydock	+1,294,582	131,501,111
	For Phobos Drydock, rounding is done to the nearest whole hour of the employer's own shift, so a shift of 40 hours and a fraction is paid as 40 hours. The fraction is forgiven, which the employer calls rounding and the Bank calls the shift. Ref. CIBT-2965-0B3F-9		
31 Oct	Interest at 3.70% APY	+406,359	131,907,470
	A remainder of 0.948 from this month's rounding has gone into the reserve and not into the account. It will be credited if the account is closed, which is not expected, and so the reserve has already entered it as spent. Ref. CIBT-2965-F907-4		

Closing balance, month by month

Highest 167,822,773 s · lowest 131,062,093 s



November 2964 October 2965

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 2965-10