CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 397, Pallas Ring 10

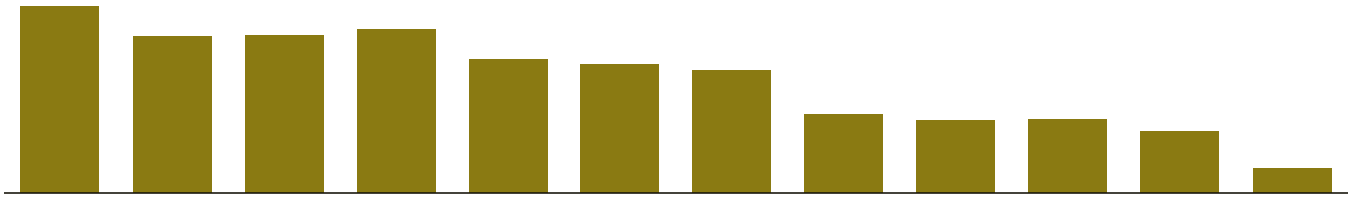
Account 8564-1663-9040
Period 1–31 January 2968
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
169,681,501 s	**+523,184 s**	**-11,855,981 s**	**158,348,704 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Transfer to own account: Phobos	-11,595,281	158,086,220
	Every quarter a sundry of 0.30 s is charged for the upkeep of a pencil tin kept at the counter in your name, and has been since 2965. Its pencils have been replaced 49 times, and each time the officer has asked whether you would like the old ones back. Ref. CIBT-2968-5736-0		
07 Jan	ATM withdrawal: Phobos	-259,200	157,827,020
	The quarterly draw of 3 Standard days at Phobos is paid to the holder in the presence of nobody. The machine has been asked to wait for a witness, and has declined on the grounds that it is one. Ref. CIBT-2968-842D-3		
11 Jan	Slippage fee (Phobos, 5 transfers)	-1,500	157,825,520
	You time each transfer against the station clock in the window and tell the officer the gap before she has read it out. You have been right on 5 occasions this year, which the officer regards as a respectable average for a customer with a watch. Ref. CIBT-2968-24E0-6		
31 Jan	Interest at 3.70% APY	+523,184	158,348,704
	Interest earned at the Moon office is paid across at the Moon's rate, and the lunar fortnight is counted as two periods rather than one. The statement has grown a second line to show the arithmetic, and the depositor has stopped asking why. Ref. CIBT-2968-09F6-6		

Closing balance, month by month

Highest 208,042,544 s · lowest 158,348,704 s



February 2967 January 2968

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 2968-01