CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Dunmore
Unit 312, Pallas Ring 10

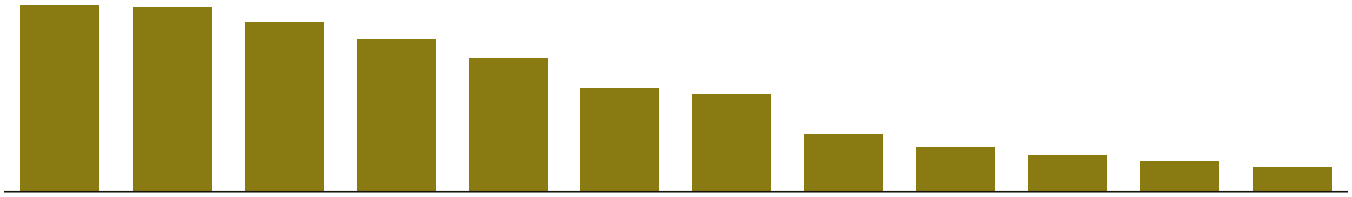
Account 8564-1663-9040
Period 1–30 June 2970
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
182,344,448 s	**+1,856,810 s**	**-3,736,184 s**	**180,465,074 s**

Date	Description	Amount (s)	Balance (s)
06 Jun	ATM withdrawal: L4 Habitat	-86,400	182,258,048
	Your employer's office sent the cash for this withdrawal in watches, and the machine paid it out in ours. No conversion fee was taken, the employer having paid for the conversion in advance. Ref. CIBT-2970-68B3-7		
09 Jun	Payroll credit: Phobos Drydock	+1,294,582	183,552,630
	Salary from Phobos Drydock, paid in watches and converted at the posted rate on the day it arrived. Phobos Drydock has asked us to say that its rate is set by its own treasury and not by the Bank, and the Bank has noted this with the courtesy it shows all employers. Ref. CIBT-2970-572E-7		
14 Jun	ATM withdrawal: L4 Habitat	-86,400	183,466,230
	Phobos Drydock has opened a cash-time account for its pensioners on the concourse at L4 Habitat, and your draw of One Standard day was the first made from it. The firm's payroll office asks whether the Bank will keep the machine's receipts filed by the firm's own year. Ref. CIBT-2970-2831-6		
18 Jun	Slippage fee (L4 Habitat, 7 transfers)	-6,300	183,459,930
	You have never once asked for the fee to be explained, so the Bank explains it every month, to no one's satisfaction but its own. You have never turned the page over. Ref. CIBT-2970-74DB-1		
27 Jun	Transfer to own account: L4 Habitat	-3,557,084	179,902,846
	A Chrono-Forex option was bought at Hall E and allowed to lapse, at a cost of 0.30 seconds. The option did nothing, which is what it was for, and the Bank is pleased that you know it. Ref. CIBT-2970-0BDB-8		
30 Jun	Interest at 3.70% APY	+562,228	180,465,074
	Interest is rounded down to the second at the close of the Pallas Ring 10 day and rounded up again at the close of the month, so that the two roundings meet in the middle of the period, which is where the Bank has always kept its figures. Ref. CIBT-2970-6119-9		

Closing balance, month by month

Highest 226,522,798 s · lowest 180,465,074 s



July 2969 June 2970

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 2970-06