CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 110, Pallas Ring 10

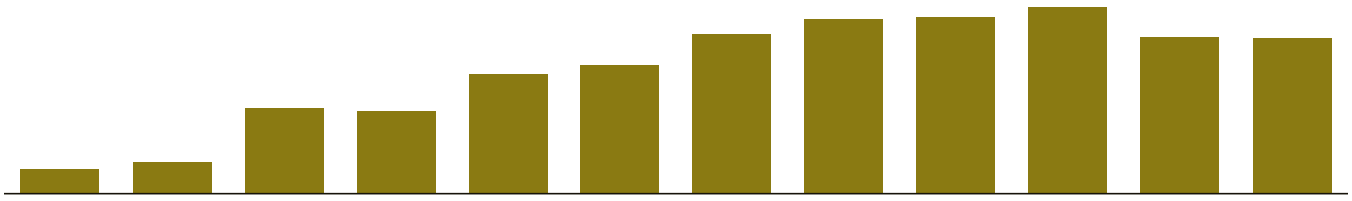
Account 8564-1663-9040
Period 1–31 January 2974
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
225,918,684 s	**+1,991,164 s**	**-2,210,990 s**	**225,698,858 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: Phobos Drydock	+1,294,582	227,213,266
	Phobos Drydock pays in cycles on its own world and sends each credit on the employer's day, which runs 28 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-2974-A6F4-5		
17 Jan	Transfer to own account: Callisto	-2,038,190	225,175,076
	Last quarter's sundry of 2,038,190 was keyed from the form for the year before, when the rate was different. The correct figure is 0.30 s. The difference has been credited to you, and the old line is struck through in full so that the mistake can be seen to be the Bank's and a plain one. Ref. CIBT-2974-BC28-3		
26 Jan	ATM withdrawal: Callisto	-86,400	225,088,676
	A withdrawal of 86,400 s, the sum you take most Mondays. The machine has learned to offer it before you ask, which you have not yet accepted. Ref. CIBT-2974-38E2-0		
29 Jan	ATM withdrawal: Callisto	-86,400	225,002,276
	Withdrawals from Callisto are charged in whole cycle, rounded up, while deposits there are rounded down, which the local office describes as balanced. The arrangement is the same for every customer, and it has been applied to your 8564-1663-9040 without exception. Ref. CIBT-2974-193A-6		
31 Jan	Interest at 3.70% APY	+696,582	225,698,858
	The 31st interest was printed twice in the margin and once in the body. The body figure is correct; the margin copy was taken from your own note on the slip, and has been crossed out with a single line. Ref. CIBT-2974-B603-3		

Closing balance, month by month

Highest 232,851,153 s · lowest 195,785,423 s



February 2973 January 2974

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 2974-01