CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Dunmore
Unit 299, Pallas Ring 10

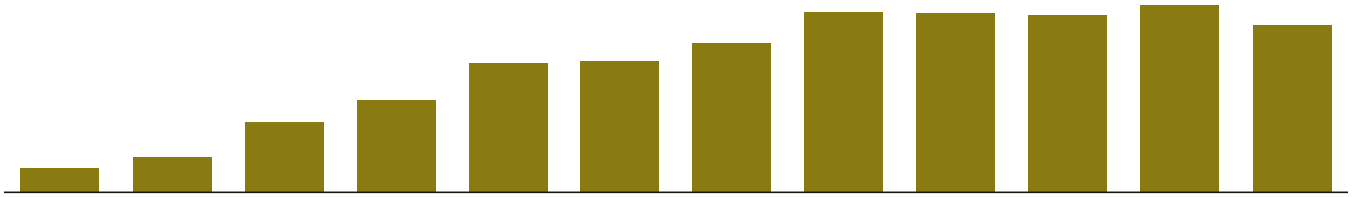
Account 8564-1663-9040
Period 1–31 March 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
201,118,556 s	**+1,914,697 s**	**-6,101,727 s**	**196,931,526 s**

Date	Description	Amount (s)	Balance (s)
05 Mar	ATM withdrawal: Svalbard	-172,800	200,945,756
	The withdrawal of 2 Standard days waited 30 days, because the confirming relay was carrying a schedule for another sector that week. The confirmation came on the 5th, and the cash is treated as dispensed on the first day. Ref. CIBT-2976-9805-0		
10 Mar	Slippage fee (Svalbard, 7 transfers)	-4,200	200,941,556
	You have crossed to Svalbard every 2 days since 2974, always in the same second of the local morning. The relay now holds your transfer for that second, and the fee for the wait is still the fee for the crossing. Ref. CIBT-2976-82BC-5		
13 Mar	Lyric Licensing Desk	-121,044	200,820,512
	A fee of 0.30 s for reissuing a lost licence was not taken. The licence was not lost. The Desk could find it all along; the entrant could not, which the Desk does not count as a loss. Ref. CIBT-2976-993E-0		
18 Mar	Payroll credit: Phobos Drydock	+1,294,582	202,115,094
	You come to the counter to see the Phobos Drydock credit before it posts, leave, and come back to see it after. Both visits are recorded. The Bank has no rule against looking at money twice, though it has one against counting it three times. Ref. CIBT-2976-575E-6		
18 Mar	ATM withdrawal: Svalbard	-172,800	201,942,294
	Phobos Drydock arranges for its staff's wages to be drawn at Svalbard on pay day, but your share goes out a day late, because your pay is credited when the firm finishes counting it. Ref. CIBT-2976-7DA4-6		
24 Mar	Transfer to own account: Svalbard	-5,630,883	196,311,411
	You have brought in the same sundry on each Thursday since 2973, and the officer now sets the slip out before you reach the counter. The slip is filled in, the figure is correct, and it is the only sundry the Bank has ever had ready for you. Ref. CIBT-2976-857A-5		
31 Mar	Interest at 3.70% APY	+620,115	196,931,526
	Your bonus from Phobos Drydock was credited to this account as interest rather than pay, because the payroll office could not decide which box to tick. The Bank has been asked to treat it as pay for the tax and as interest for the rest, and has said it will think about it. Ref. CIBT-2976-EEB0-8		

Closing balance, month by month

Highest 201,118,556 s · lowest 166,158,805 s



April 2975 — March 2976

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  2976-03`