CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 278, Pallas Ring 10

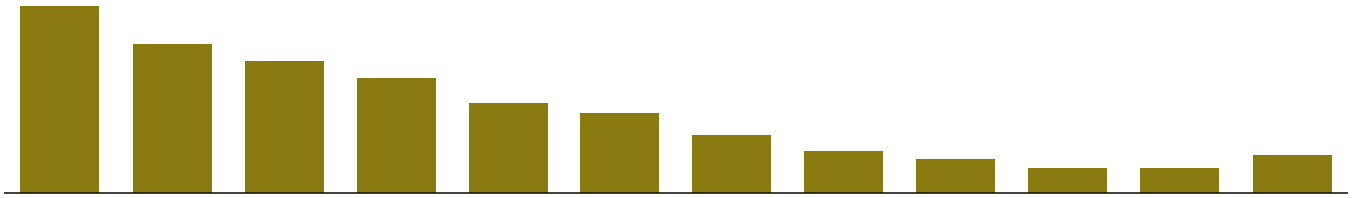
Account 8564-1663-9040
Period 1–30 June 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
128,156,013 s	**+4,229,115 s**	**-1,800 s**	**132,383,328 s**

Date	Description	Amount (s)	Balance (s)
03 Jun	Slippage fee (The Belt, 2 transfers)	-1,800	128,154,213
	No fee is charged on the 2 crossings. The relay logged them as held by the Bank's own system, and the Bank does not bill a holder for its own lateness, however brief it was. Ref. CIBT-2977-A450-5		
23 Jun	Payroll credit: Phobos Drydock	+1,294,582	129,448,795
	A payroll credit of 1,294,582 arrived at a weekend when the Bank was not open, and was kept in the night safe until the next working day. The night safe was asked afterwards how it had slept, and did not say. Ref. CIBT-2977-9044-6		
25 Jun	Deposit: Hall E	+2,539,386	131,988,181
	The fee on this deposit is waived, because it was paid in on the day of your last withdrawal. The Bank does not charge for a deposit that is the other half of a transaction already completed, and the officer finds the position unusually tidy. Ref. CIBT-2977-A958-8		
30 Jun	Interest at 3.70% APY	+395,147	132,383,328
	On the 30th the rate at The Belt was confirmed only after the local office had closed its own year, which it does in a different season, so the interest was posted 31 days late. The rate was 3.70% APY on the day the interest was earned, as the posted table shows. Ref. CIBT-2977-385E-6		

Closing balance, month by month

Highest 182,471,976 s · lowest 128,027,116 s



July 2976 June 2977

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 2977-06