CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 45, Pallas Ring 10

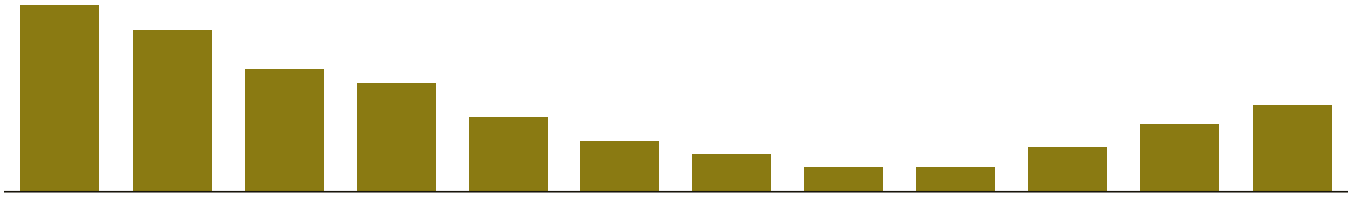
Account 8564-1663-9040
Period 1–31 August 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
137,470,266 s	**+4,655,639 s**	**-346,200 s**	**141,779,705 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Payroll credit: Phobos Drydock	+1,294,582	138,764,848
	Wages from Phobos Drydock are rounded to the whole sol on each payday, and the remainder goes into a reserve that is paid out in December. This month's remainder is 0.975 of one sol, which is small enough to be overlooked and has been carried anyway. Ref. CIBT-2977-EE5C-5		
08 Aug	ATM withdrawal: Phobos	-172,800	138,592,048
	The machine at Phobos dispensed 2 Standard days without comment. The Teller, asked for her view, says it is more sensible than most of the staff on the concourse, and asks that this not be repeated to the machine. Ref. CIBT-2977-0742-2		
21 Aug	Slippage fee (Phobos, 2 transfers)	-600	138,591,448
	The fee was shown on the wrong line of the statement and has been moved to the line beneath, where the crossing it belongs to is listed. The total is unchanged. The line now agrees with the crossing, and not with the one above it. Ref. CIBT-2977-E80D-8		
23 Aug	Deposit: Hall E	+2,937,191	141,528,639
	Each slip is read aloud before it is counted, so the holder can object while there is still time. An objection was made in 2975, and the practice has continued since. Ref. CIBT-2977-17A8-2		
26 Aug	ATM withdrawal: Phobos	-172,800	141,355,839
	A withdrawal that took a second attempt at Phobos carries no fee. The Bank counts the attempts and not the customer's patience, and charges for neither. Ref. CIBT-2977-14DE-5		
31 Aug	Interest at 3.70% APY	+423,866	141,779,705
	Interest is credited at the close of the Pallas Ring 10 day on a schedule set in 2974, and is checked each month against it by an officer who has never needed to. Ref. CIBT-2977-71F0-9		

Closing balance, month by month

Highest 163,800,701 s · lowest 128,027,116 s



September 2976 August 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 2977-08