CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 112, Pallas Ring 10

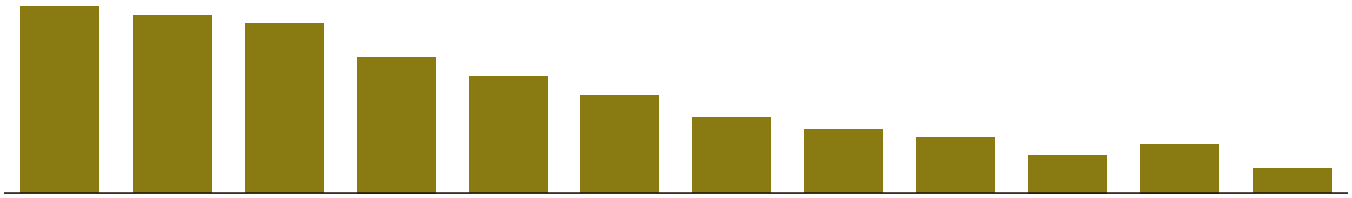
Account 8564-1663-9040
Period 1–31 July 2979
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
101,196,143 s	**+1,606,603 s**	**-11,258,212 s**	**91,544,534 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Transfer to own account: Lagos Sector	-10,994,212	90,201,931
	The sundry charge on this statement is the same as the one on the last, down to the seconds. The Teller asks whether you would like the figure printed in the margin, so that you may check it without reading the rest. Ref. CIBT-2979-C8A4-9		
12 Jul	ATM withdrawal: Lagos Sector	-259,200	89,942,731
	Your receipt from Lagos Sector reads 259,200 and the balance reads 3 Standard days, and the Bank has been asked which of the two you intended to take. You took the second, and the first has been struck as a figure the machine was too keen to print. Ref. CIBT-2979-BCF4-4		
22 Jul	Slippage fee (Lagos Sector, 8 transfers)	-4,800	89,937,931
	You ask for each crossing to be confirmed twice, once at the counter and once by post. The second confirmation costs nothing, and the Bank notes that you are the only customer who has asked for it in writing. Ref. CIBT-2979-2C02-4		
26 Jul	Payroll credit: Phobos Drydock	+1,294,582	91,232,513
	You ask for your Phobos Drydock payslip to be unfolded at the counter before it is entered. It has been unfolded every month without a word said about it, and the officer now begins before you arrive. Ref. CIBT-2979-EBB3-1		
31 Jul	Interest at 3.70% APY	+312,021	91,544,534
	Interest on a balance that moves within a day is worked on the balance at the start of each hour, not each second. The Bank adopted this in 2976 and has not had to apologise for it since. Ref. CIBT-2979-B83C-9		

Closing balance, month by month

Highest 154,984,041 s · lowest 91,544,534 s



August 2978 July 2979

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 2979-07