CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 386, Pallas Ring 10

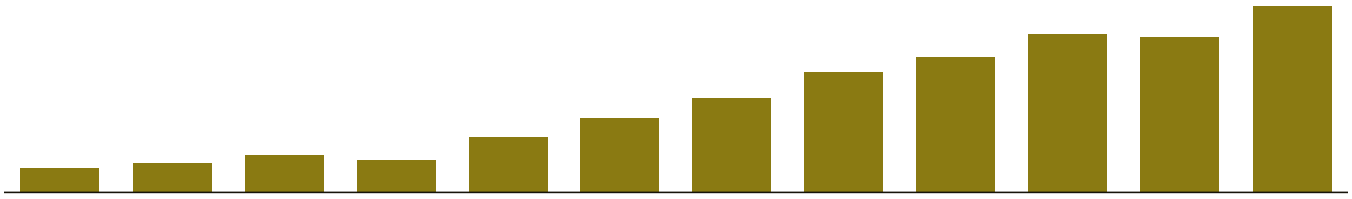
Account 8564-1663-9040
Period 1–31 January 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
132,723,696 s	**+11,620,701 s**	**-7,200 s**	**144,337,197 s**

Date	Description	Amount (s)	Balance (s)
20 Jan	Payroll credit: Phobos Drydock	+1,294,582	134,018,278
	The wage was posted on the 20th, two days after the Phobos Drydock pay day, because the Io exchange observes a holiday that Phobos Drydock does not. The exchange has agreed to observe the employer's holiday from now on, and the Bank has agreed to let it. Ref. CIBT-2985-0AAA-9		
20 Jan	Slippage fee (Io, 8 transfers)	-7,200	134,011,078
	The fee of 7,200 seconds was charged first to the wrong account and has been moved, with the transfer, to yours, where it was always going to end up. Ref. CIBT-2985-9CB1-5		
28 Jan	Deposit: Hall E	+9,916,888	143,927,966
	The slip shows your first initial where the last should be. The Bank has corrected the name and kept the wrong initial in the margin, where it is correct for another holder who banks here. Ref. CIBT-2985-AFF0-9		
31 Jan	Interest at 3.70% APY	+409,231	144,337,197
	You fold the statement along the interest line each month, so that the figure sits on the outside and is the first thing read at the counter. The officers have noticed the fold is always made in the same place. Ref. CIBT-2985-09C4-0		

Closing balance, month by month

Highest 144,337,197 s · lowest 83,386,893 s



February 2984 January 2985

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 2985-01