CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 330, Pallas Ring 10

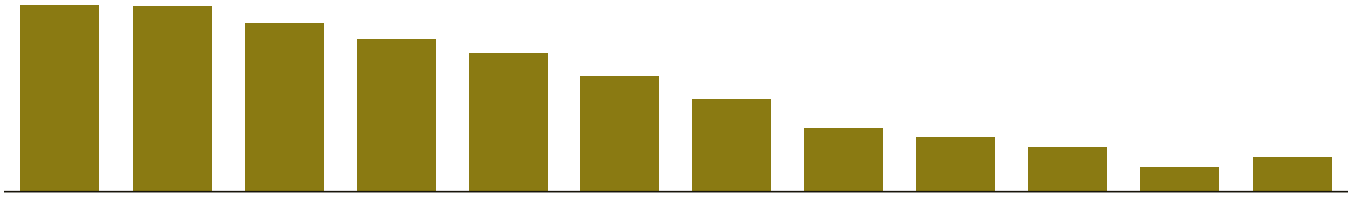
Account 8564-1663-9040
Period 1–31 January 2993
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
181,271,308 s	**+2,987,246 s**	**-88,800 s**	**184,169,754 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Deposit: Hall E	+1,133,745	182,405,053
	You have never asked for a deposit to be made in larger denominations, and the officers at Hall E have come to treat the matter as closed. A note in the file records that you prefer things as they are. Ref. CIBT-2993-901C-6		
06 Jan	Slippage fee (Phobos, 4 transfers)	-2,400	182,402,653
	The relay rounds its share of each fee to the nearest five seconds and the Bank rounds yours to the nearest one. The gap between the two is held in the Settlement Reserve for a rainy quarter, and in the Reserve's books there has never yet been one. Ref. CIBT-2993-1502-5		
11 Jan	ATM withdrawal: Phobos	-86,400	182,316,253
	The auditors matched this withdrawal against the machine's own log, the relay's and the branch's, and found all three recording the same 3 seconds of delay. They asked for the three to be kept together, and they now are. Ref. CIBT-2993-1849-9		
14 Jan	Payroll credit: Phobos Drydock	+1,294,582	183,610,835
	Each year on the day your wage is first credited you send the Bank a card with one word on it, received, and the card goes into the file with the others. The file is now thick enough that the Teller dates it by the cards. Ref. CIBT-2993-7BB5-5		
31 Jan	Interest at 3.70% APY	+558,919	184,169,754
	Interest is credited to the second at 3.70% APY. It has been credited in the same amount each period since 2990. The Bank regards that as a habit of the rate, and the depositor regards it as the reason to keep the account. Ref. CIBT-2993-B1AA-0		

Closing balance, month by month

Highest 225,819,505 s · lowest 181,271,308 s



February 2992 January 2993

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 2993-01