CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 37, Pallas Ring 10

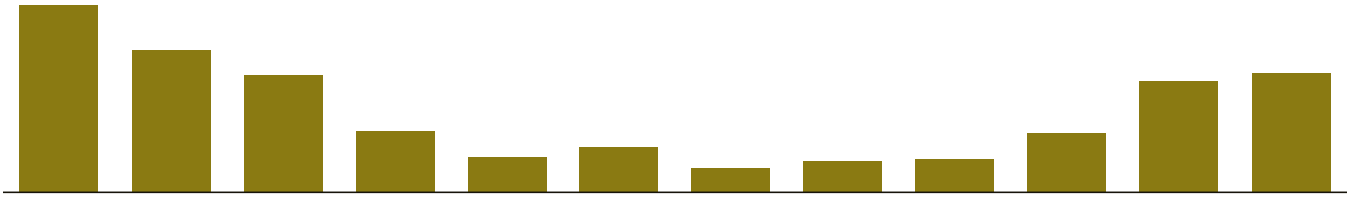
Account 8564-1663-9040
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
194,381,140 s	**+1,893,923 s**	**-633,872 s**	**195,641,191 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Slippage fee (Lagos Sector, 9 transfers)	-5,400	194,375,740
	You send the first transfer of each month at the minute the relay resets its clock, and the officer has stopped asking how you know the minute. Ref. CIBT-2995-31F1-6		
10 Oct	ATM withdrawal: Lagos Sector	-259,200	194,116,540
	You draw cash at Lagos Sector on the 10th and then, on the stroke of the local noon, return to read the balance off the screen again. The machine has never once changed the figure. The officer on the concourse has asked whether you would prefer to be told it in advance, and you said you preferred to check. Ref. CIBT-2995-221C-3		
17 Oct	ATM withdrawal: Lagos Sector	-172,800	193,943,740
	The machine did not recognise the signature on the withdrawal of 2 Standard days at Lagos Sector, which was yours, and has asked the Bank which of the two of you it should have believed. The Bank has not yet decided. Ref. CIBT-2995-BFA2-8		
17 Oct	Transfer to own account: Lagos Sector	-196,472	193,747,268
	A sundry raised on the Europa station is held until the ice over the relay is judged safe to cross. The station's officers judge it by walking out on it, and the charge of 0.30 s is posted on the day they come back. Ref. CIBT-2995-C95C-1		
26 Oct	Payroll credit: Phobos Drydock	+1,294,582	195,041,850
	The employer's wages for 28 standard days arrive at the start of the month, because that is when its office begins its own. The employer apologises for the early hour. The Bank has no quarrel with the hour, only with the day it began on. Ref. CIBT-2995-C89F-7		
31 Oct	Interest at 3.70% APY	+599,341	195,641,191
	The fee on the interest statement was waived on the condition that you stop reading the figure aloud in the queue. You agreed, and the officer has noted the condition in the margin, where it may be broken without penalty. Ref. CIBT-2995-E5C4-8		

Closing balance, month by month

Highest 206,624,491 s · lowest 180,255,380 s



November 2994 — October 2995

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  2995-10`