CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 345, Pallas Ring 10

Account 8564-1663-9040
Period 1–31 July 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
225,321,059 s	**+4,026,254 s**	**-173,100 s**	**229,174,213 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Deposit: Hall E	+2,036,933	227,357,992
	The sum came from Phobos Drydock's cheque run rather than your own, since Phobos Drydock pays its staff's savings in a single figure and asks the Bank to divide it at the window. It has done this without remark since 2991. Ref. CIBT-2996-64B3-1		
08 Jul	Slippage fee (Tallinn Sector, 1 transfers)	-300	227,357,692
	Phobos Drydock's head office keeps the same clock as ours, so its share of your transfers never crosses at all and the slippage on them is nil. The Bank has no comment on the arrangement, and Phobos Drydock has none on the Bank's. Ref. CIBT-2996-FEF4-9		
11 Jul	Payroll credit: Phobos Drydock	+1,294,582	228,652,274
	Your wage this month was rounded up to the whole day, the only month of the year in which the rule permits it. The 0.965 that was added has been taken off next month's credit, so the year still comes out to the figure in the contract, and nobody has been able to say that it does not. Ref. CIBT-2996-BDE2-1		
14 Jul	ATM withdrawal: Tallinn Sector	-172,800	228,479,474
	Two figures were recorded for your withdrawal at Tallinn Sector, the receipt's and the machine's, and they differ by 0.950 day. The Bank has used the receipt, which you hold, because the machine cannot be asked to sign for anything. Ref. CIBT-2996-21F2-7		
31 Jul	Interest at 3.70% APY	+694,739	229,174,213
	No fee has been taken on the interest transferred from Tallinn Sector. The local office asked for one and was told that the Bank does not levy fees on interest already earned. Ref. CIBT-2996-68F1-7		

Closing balance, month by month

Highest 229,174,213 s · lowest 185,834,418 s



August 2995 July 2996

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 2996-07