CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 395, Pallas Ring 10

Account 8564-1663-9040
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
189,318,615 s	**+1,878,314 s**	**-2,824,057 s**	**188,372,872 s**

Date	Description	Amount (s)	Balance (s)
09 Jan	Slippage fee (Ganymede, 9 transfers)	-8,100	189,310,515
	Every crossing from Hall E to Ganymede goes the long way, through two stations whose clocks have never once agreed with each other. You pay for the detour in seconds, and the Bank considers the scenery to be included. Ref. CIBT-2999-7379-9		
17 Jan	Payroll credit: Phobos Drydock	+1,294,582	190,605,097
	The rule rounds Phobos Drydock's pay to the nearest 48-second block rather than the whole second, so the credit of 1,294,582 came out 48 seconds short of the contract. The contract has been read again. It says "about", and the Bank accepts that. Ref. CIBT-2999-C08F-2		
29 Jan	Transfer to own account: Ganymede	-2,815,957	187,789,140
	A refund of 2,815,957 was held for 30 days at Ganymede while the local office checked whether the refund had been asked for, and it had, twice, by two different people who were both you. Ref. CIBT-2999-80ED-2		
31 Jan	Interest at 3.70% APY	+583,732	188,372,872
	Interest of 583,732 arrived at Hall E with the rate written on the lid of the tin it was carried in. The Bank does not usually accept a lid as evidence, but the rate was correct, and the tin has been kept at the counter for the depositor to collect. Ref. CIBT-2999-069B-6		

Closing balance, month by month

Highest 204,676,559 s · lowest 182,329,687 s



February 2998 January 2999

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 2999-01