CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 32, Pallas Ring 10

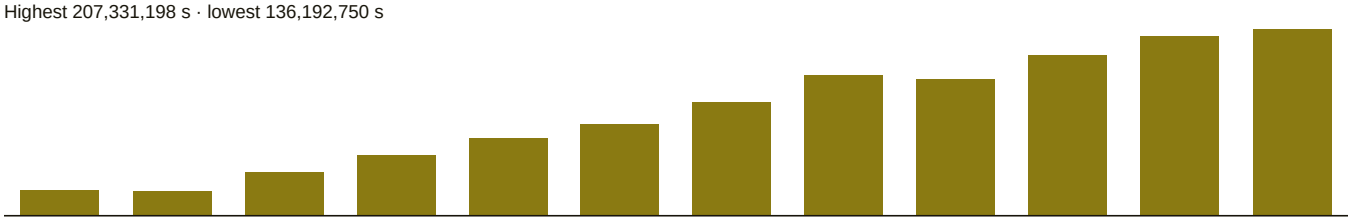
Account 8564-1663-9040
Period 1–31 March 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
204,346,325 s	**+3,255,611 s**	**-270,738 s**	**207,331,198 s**

Date	Description	Amount (s)	Balance (s)
04 Mar	Deposit: Hall E	+1,330,962	205,677,287
	The deposit was entered against the joint account in error. It belonged to your own account, and the entry has been moved without any change to the sum or the date. Ref. CIBT-3012-7969-1		
11 Mar	Payroll credit: Phobos Drydock	+1,294,582	206,971,869
	The employer's commission is taken before the wage is paid and rounded down to the nearest five seconds, as its payroll office has always done. The saving of 300 seconds this month is credited to you, and the employer does not know it is doing this. Ref. CIBT-3012-829B-7		
15 Mar	Lyric Licensing Desk	-93,138	206,878,731
	The Desk's officer at Luna was asked to renew the licence by the local day, which ends before the Desk's own. The renewal arrived early and was filed under the following period. Ref. CIBT-3012-8429-3		
17 Mar	Slippage fee (Luna, 8 transfers)	-4,800	206,873,931
	When the fee was rounded it came out 2,400 seconds below the posted rate, and the difference has been left in your favour without comment, as the rounding rule allows and nobody has thought to ask it to explain. Ref. CIBT-3012-F2CA-0		
18 Mar	ATM withdrawal: Luna	-172,800	206,701,131
	Withdrawals at the machine are rounded down to the whole second, and the fraction is credited on the next statement. This withdrawal left 0.943 of a second, which has been credited to you. Ref. CIBT-3012-71E6-5		
31 Mar	Interest at 3.70% APY	+630,067	207,331,198
	The rate of 3.70% APY was applied to the balance, and the result rounded half a second either way, and the half recorded. A fraction of a second is not shown on the statement; it is kept in the Bank's books for the depositor's use. Ref. CIBT-3012-8363-0		

Closing balance, month by month

Highest 207,331,198 s · lowest 136,192,750 s



April 3011 March 3012

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 3012-03