CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 190, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
185,647,633 s	**+1,866,995 s**	**-6,190,229 s**	**181,324,399 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Payroll credit: Phobos Drydock	+1,294,582	186,942,215
	No handling fee applies to wages converted before they arrive. Phobos Drydock converts its own pay at the posted rate, and the only charge on the credit is the one the office chose to make, which was none. Ref. CIBT-3012-EF36-2		
06 Dec	ATM withdrawal: The Belt	-259,200	186,683,015
	The Teller asks us to say that the machine at The Belt is quieter than it was, and that she is grateful for it, though she does not say for what. Ref. CIBT-3012-256E-4		
06 Dec	Transfer to own account: The Belt	-5,925,629	180,757,386
	A sundry raised at The Belt on a day the local office keeps its doors shut had to be signed by the duty officer through the grille. The signature is correct, and the officer has asked that the grille be recorded as the place of signing. Ref. CIBT-3012-D492-5		
22 Dec	Slippage fee (The Belt, 9 transfers)	-5,400	180,751,986
	The relay did not record where the 9 crossings started, so the slippage on them was worked from the far end alone. The Bank charges only for seconds it can place, and has placed what it could on the relay. Ref. CIBT-3012-B4DD-2		
31 Dec	Interest at 3.70% APY	+572,413	181,324,399
	The Ceres branch pays interest on a day slightly longer than ours, so this line covers more of the Bank's calendar than the line above it. Both are correct, and the depositor has been asked not to add them together. Ref. CIBT-3012-D48B-0		

Closing balance, month by month

Highest 207,331,198 s · lowest 181,324,399 s



January 3012 December 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 3012-12