CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 116, Pallas Ring 10

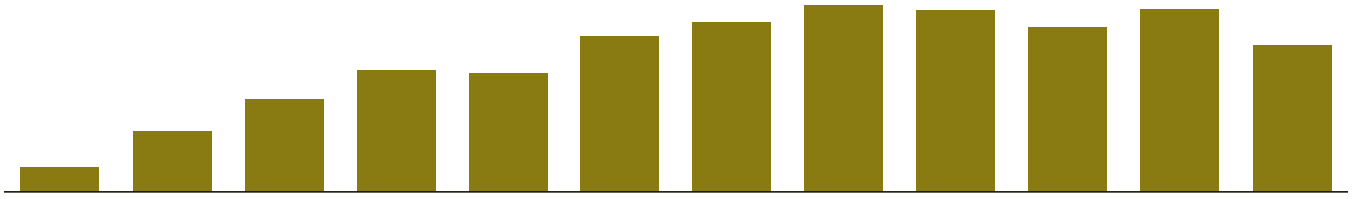
Account 8564-1663-9040
Period 1–31 January 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
243,134,322 s	**+2,044,246 s**	**-12,340,551 s**	**232,838,017 s**

Date	Description	Amount (s)	Balance (s)
12 Jan	Slippage fee (New Orleans Sector, 3 transfers)	-2,700	243,131,622
	The crossing back to Hall E carries no fee. The Bank has decided that a crossing made only to correct another is one crossing too many, and has struck it from the schedule for this period. Ref. CIBT-3017-ACB8-7		
14 Jan	Transfer to own account: New Orleans Sector	-12,251,451	230,880,171
	A note from Phobos Drydock, asking that an earlier payment be treated as a loan, was filed as a sundry item. The Bank treated it as a payment, and Phobos Drydock has not mentioned it since. Ref. CIBT-3017-D783-3		
16 Jan	Payroll credit: Phobos Drydock	+1,294,582	232,174,753
	Net pay from Phobos Drydock came to 1,294,582 once the rounding rule had taken its share. The rule brings each wage down to the whole day, and the 0.984 left over is carried to next month, where it will be rounded again; where it finally ends up is not yet known. Ref. CIBT-3017-6E9F-3		
26 Jan	ATM withdrawal: New Orleans Sector	-86,400	232,088,353
	The machine at New Orleans Sector dispensed One Standard day without comment. The Teller, asked for her view, says it is more sensible than most of the staff on the concourse, and asks that this not be repeated to the machine. Ref. CIBT-3017-74FA-5		
31 Jan	Interest at 3.70% APY	+749,664	232,838,017
	The interest for this month was calculated on the balance at the close of each day rather than its opening, and the two were not the same. The difference, 749,664, has been added to this line. The calculation has been corrected for the months to come. Ref. CIBT-3017-D1EE-8		

Closing balance, month by month

Highest 244,323,654 s · lowest 197,801,081 s



February 3016 January 3017

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 3017-01