CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 370, Pallas Ring 10

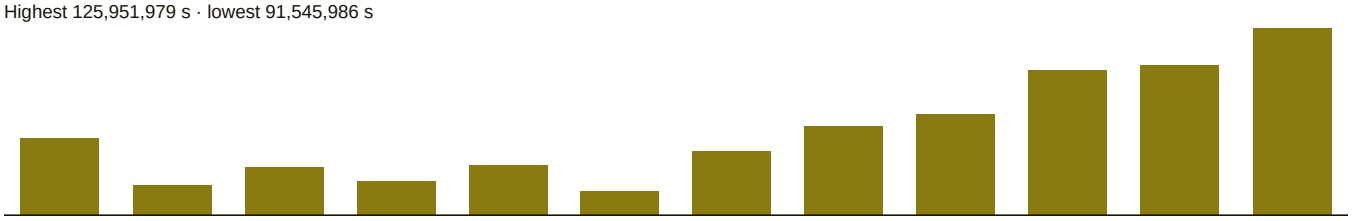
Account 8564-1663-9040
Period 1–30 June 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
118,221,281 s	**+7,731,898 s**	**-1,200 s**	**125,951,979 s**

Date	Description	Amount (s)	Balance (s)
02 Jun	Slippage fee (Europa, 4 transfers)	-1,200	118,220,081
	You cross to Europa on the 2nd of each month, always in the early hours before the relay opens, so the fee is charged at the early-hours rate. The officers say it is the lowest the Bank offers. Ref. CIBT-3025-BADA-6		
10 Jun	Payroll credit: Phobos Drydock	+1,294,582	119,514,663
	This month's wage from Phobos Drydock waited 29 days at Europa, because the local office had a clerk on long leave and no one else held the key to the wage drawer. The drawer was opened on the 10th, and the wage was counted out in full. Ref. CIBT-3025-18A3-3		
19 Jun	Deposit: Hall E	+6,072,801	125,587,464
	Posting was held for 29 days because the second officer's signature was on the far side of a sealed bag. Interest has run from the day it was handed over, as the counter record shows. Ref. CIBT-3025-65CE-5		
30 Jun	Interest at 3.70% APY	+364,515	125,951,979
	A carrier on the Europa run delivered the rate notice 30 days after the rate took effect. The notice was posted at Hall E the morning it arrived, and the rate is applied from its effective date, since the carrier's lateness is not the account's to pay for. Ref. CIBT-3025-E8F6-1		

Closing balance, month by month

Highest 125,951,979 s · lowest 91,545,986 s



July 3024 June 3025

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 3025-06