CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Kofi Oyelaran
Unit 342, Pallas Ring 10

Account 8564-5372-7708
Period 1–31 July 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,177,565 s	**+222,500 s**	**-1,069,426 s**	**12,330,639 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Transfer to own account: Phobos	-864,849	12,312,716
	You bring the sundry in by hand each Thursday, folded once, and ask the officer to read the figure back. The officer does, and you say thank you in the manner of someone who has already added it up. Ref. CIBT-2999-C2D9-3		
09 Jul	Slippage fee (Phobos, 6 transfers)	-3,600	12,309,116
	Crossings from the Phobos counter are timed on the local day, which runs longer there than ours. The fee on the 6 transfers was worked on the Standard day, and the local day has been converted once, which the Bank regards as enough. Ref. CIBT-2999-F7C8-9		
19 Jul	Mech Veterans' Time Pension	+56,673	12,365,789
	The auditors chose this pension for its smoothness: no adjustment in eleven years, no rounding in the last quarter, and no note in the margin. They have asked that it be kept as a sample of what the schedule looks like when everything goes to plan. Ref. CIBT-2999-7D60-6		
25 Jul	Payroll credit: Harbourfront Shipping	+113,117	12,478,906
	A handling fee of 0.30 s was taken on the Harbourfront Shipping credit and returned the next morning, after the office noticed that its own cashier had keyed the fee as a second wage. Ref. CIBT-2999-8747-9		
27 Jul	ATM withdrawal: Phobos	-172,800	12,306,106
	You have withdrawn 30 sols from the Phobos machine every Monday since 2997. The machine has begun to anticipate you, and says so on its screen, which was not part of its design. Ref. CIBT-2999-BED2-4		
27 Jul	Temporal Health Plan	-28,177	12,277,929
	You bring the same folder to every consultation, and it is accepted without inspection each time. The plan's officer has never asked what is in it, and has said once that it is the best-kept folder on the file. Ref. CIBT-2999-9513-1		
31 Jul	Interest at 4.80% APY	+52,710	12,330,639
	Interest at 4.80% APY accrued on the Phobos side of the account, where the local day is kept to the second and the credit reaches us in sols. It was converted at the posted rate on the day it landed here. Ref. CIBT-2999-F956-5		

Closing balance, month by month

Highest 14,889,484 s · lowest 9,236,945 s



August 2998 July 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 5372-7708 2999-07