CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Oyelaran
Unit 304, Pallas Ring 10

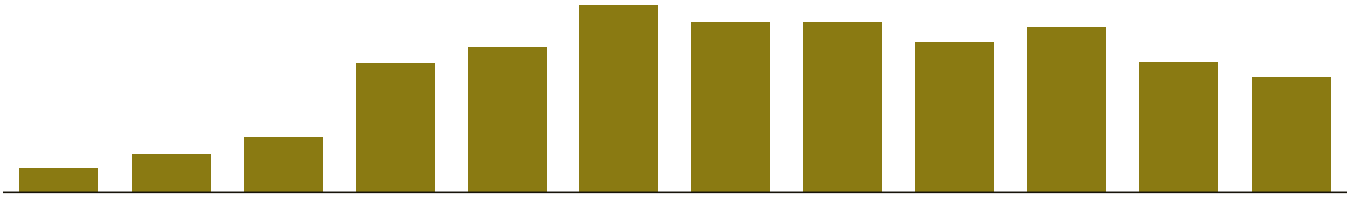
Account 8564-1663-0973
Period 1–31 January 2934
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
154,247,716 s	**+1,655,949 s**	**-4,108,599 s**	**151,795,066 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	Transfer to own account: Tallinn Sector	-2,734,638	151,513,078
	The sundry raised on the 11th was not posted until 30 days later, because it needed a second officer to countersign it at Tallinn Sector, and that desk keeps its own calendar. It was posted on the first day the calendar agreed with ours. Ref. CIBT-2934-B20A-9		
12 Jan	Payroll credit: the Ceres Ring Assay Office	+1,128,936	152,642,014
	The payroll was a day late because the firm's paying clerk had gone to the surface to see the sun, and the clerk's signature is needed before the sum can leave the dock. The clerk has seen it, and has come back down with a description. Ref. CIBT-2934-F7C6-6		
17 Jan	Memory Vault: box 44-890, quarter	-259,200	152,382,814
	The rent on box 44-890 is set to the nearest whole day on the day it is paid. The holder is not asked to round anything, which is the only part of the arrangement that has never needed explaining. Ref. CIBT-2934-D99E-1		
21 Jan	ATM withdrawal: Tallinn Sector	-259,200	152,123,614
	The line for the 21st named Tallinn Sector as the place of withdrawal. The machine was in fact at Hall E, one concourse away. The statement now gives the correct place, and the concourse board has been checked against it. Ref. CIBT-2934-E089-0		
25 Jan	ATM withdrawal: Tallinn Sector	-172,800	151,950,814
	The machine at Tallinn Sector was shut for 29 days for its quarterly service. Your withdrawal was held in the vault and paid out on reopening, with the interest that accrued in the meantime. Ref. CIBT-2934-92F4-9		
29 Jan	Slippage fee (Tallinn Sector, 6 transfers)	-5,400	151,945,414
	Nothing is charged for the 31 days your 6 transfers spent in the Tallinn Sector queue. The fee is for the crossing, which took 0.30 s, and for nothing else, as the terms require. Ref. CIBT-2934-28AE-0		
30 Jan	Transfer to joint account	-677,361	151,268,053
	The joint account has been through 6 reviews without a question about its name. The schedule lists it under the holders' surnames, which the compiler describes as the more accurate of the two. Ref. CIBT-2934-7297-7		
31 Jan	Interest at 4.10% APY	+527,013	151,795,066
	You have never once drawn out your interest. It goes into the balance each month and stays there, and each month the statement presents it as news, which the officers consider a courtesy to both parties. Ref. CIBT-2934-3C94-7		

Closing balance, month by month

Highest 163,106,321 s · lowest 137,441,283 s



February 2933 — January 2934

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  1663-0973  2934-01`