CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 244, Pallas Ring 10

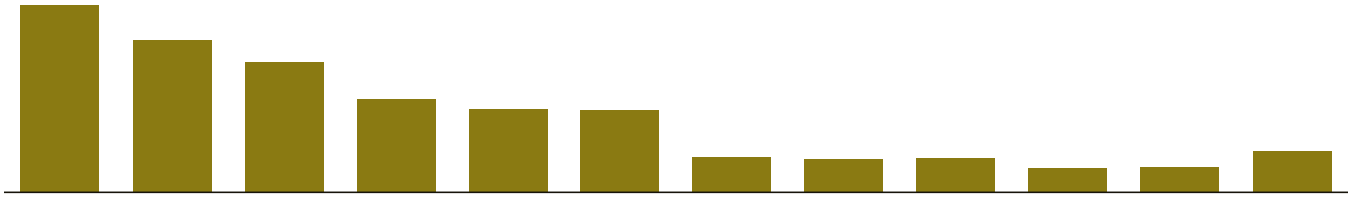
Account 8564-1663-0973
Period 1–31 July 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
192,261,355 s	**+5,141,959 s**	**-1,197,261 s**	**196,206,053 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Deposit: Hall E	+3,356,131	195,617,486
	The Ceres Ring Assay Office has written its own name on the envelope and your initials under it, a combination the counter says it has seen only twice. The deposit is credited to 8564-1663-0973 as the envelope directs. Ref. CIBT-2963-EB9A-9		
06 Jul	Transfer to joint account	-677,361	194,940,125
	Each month on the 6th the joint account sends 677,361 to 8564-1866-8807, and the payment is entered as a transfer. The holders have been asked which they prefer, and have said they would rather keep it as it is. Ref. CIBT-2963-DEAF-4		
08 Jul	ATM withdrawal: Titan	-259,200	194,680,925
	The machine had been serviced that morning and was recorded in perfect standing, so the standard cash-time rate was applied to this withdrawal, and no other. Ref. CIBT-2963-51D2-2		
09 Jul	Memory Vault: box 44-890, quarter	-259,200	194,421,725
	The contents of box 44-890 were checked again over 31 days after a claim was lodged. That is the Vault's procedure, and it is no reflection on the memory in question. Ref. CIBT-2963-E4C7-5		
21 Jul	Payroll credit: the Ceres Ring Assay Office	+1,128,936	195,550,661
	The Titan branch pays its wages on the day of the local harvest, which is never the same day twice. The branch asks that the payment be posted on the day the harvest was counted, and the Bank has agreed. Ref. CIBT-2963-10E9-5		
24 Jul	Slippage fee (Titan, 5 transfers)	-1,500	195,549,161
	The fee on these 5 crossings was rounded down to the whole second at each crossing, not on the total. The auditors may check the figure against the Head Office sums, and the 1,500 seconds that rounding saved you have been returned. Ref. CIBT-2963-D5C4-2		
31 Jul	Interest at 4.10% APY	+656,892	196,206,053
	The officer writes to say that the interest on this account is correct to the second, a sentence she has written before and will write again. The letter carries no charge, because it contains nothing you did not already know. Ref. CIBT-2963-52E7-9		

Closing balance, month by month

Highest 231,983,060 s · lowest 192,062,436 s



August 2962 July 2963

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  2963-07`