CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 70, Pallas Ring 10

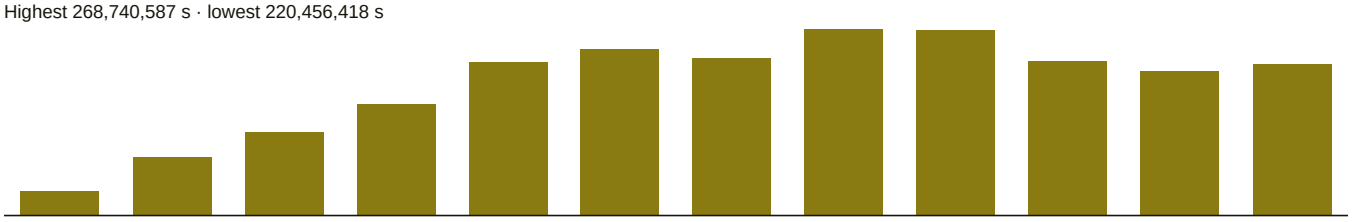
Account 8564-1663-0973
Period 1–31 October 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
256,139,512 s	**+3,105,791 s**	**-937,161 s**	**258,308,142 s**

Date	Description	Amount (s)	Balance (s)
08 Oct	Payroll credit: the Ceres Ring Assay Office	+1,128,936	257,268,448
	An overpayment of 13 d 01:35:36 from the Ceres Ring Assay Office was returned to its office without a fee, the Bank having decided that a sum sent in error is not one on which to take a percentage. Ref. CIBT-2964-441C-3		
21 Oct	Deposit: Hall E	+1,101,712	258,370,160
	The Ceres Ring Assay Office sent its part of the deposit late, because its own bank had closed for an hour to count its holdings, and it saw no reason to send anything before the count was done. The Bank has agreed to wait for the same hour. Ref. CIBT-2964-F18E-7		
22 Oct	Memory Vault: box 44-890, quarter	-259,200	258,110,960
	Box 44-890 was transferred from Luna to Hall E with a letter from the custodian there, who asks that it be read before the box is opened. The letter has been read, and the box has not been opened. The custodian's last sentence reads, "It remembers you." Ref. CIBT-2964-0D56-6		
25 Oct	Transfer to joint account	-677,361	257,433,599
	Ulla Bellweather's pay from the Ceres Ring Assay Office was divided between the two holders on the 25th, as the mandate provides. The division was made by the Ceres Ring Assay Office and not by either holder, and both have accepted the arithmetic. Ref. CIBT-2964-69F3-5		
27 Oct	Slippage fee (Luna, 2 transfers)	-600	257,432,999
	Asked whether the 2 crossings could be made any cheaper, the officer said yes, if there were fewer of them, and that she would record the suggestion under a heading she has not yet chosen. Ref. CIBT-2964-8E3F-9		
31 Oct	Interest at 4.10% APY	+875,143	258,308,142
	The depositor's savings rate was reviewed at Hall E in the presence of the Rate Committee's clerk, who asked for it to be raised by 0.983. It was not. The review found the account already paid to the edge of its rights, and the clerk was thanked for coming. Ref. CIBT-2964-F476-4		

Closing balance, month by month

Highest 268,740,587 s · lowest 220,456,418 s



November 2963 October 2964

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 2964-10