CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 151, Pallas Ring 10

Account 8564-1663-0973
Period 1–31 January 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
237,036,067 s	**+1,938,809 s**	**-9,771,315 s**	**229,203,561 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Transfer to own account: Callisto	-8,831,754	228,204,313
	The fee on a disputed sundry is held in suspense until the dispute closes, and returned if the holder wins. The holder won, and the officer says the Bank has never before paid a fee back to a question. Ref. CIBT-2965-180D-5		
06 Jan	Payroll credit: the Ceres Ring Assay Office	+1,128,936	229,333,249
	You count the Ceres Ring Assay Office credit at the counter in whole cycles, then ask for the fraction in seconds, and the officer gives it to you with a small bow. Ref. CIBT-2965-71E7-2		
16 Jan	Transfer to joint account	-677,361	228,655,888
	The handling fee of 0.30 s on the joint transfer is charged once a year, rounded to the nearest whole second, and paid out of the holders' shared interest. The shared interest has covered it every year. Ref. CIBT-2965-8E69-0		
25 Jan	Slippage fee (Callisto, 5 transfers)	-3,000	228,652,888
	The 0.30 s shown on the last statement was calculated on the schedule for the previous quarter. The schedule changed on the 25th, and the difference of 600 seconds has been returned to this line. Ref. CIBT-2965-FB3B-7		
29 Jan	Memory Vault: box 44-890, quarter	-259,200	228,393,688
	The inspection of box 44-890 was charged at the visit rate, though the holder asked for it to be restated at the rate for a glance. The Vault has said that a glance is not a service it offers, and that a glance was included in any case. Ref. CIBT-2965-BFBA-1		
31 Jan	Interest at 4.10% APY	+809,873	229,203,561
	Interest was credited on the first day of the period rather than the last, at the depositor's own request. The request was made in pencil and confirmed in ink, and the officer has noted that the second copy is the one that counts. Ref. CIBT-2965-2637-4		

Closing balance, month by month

Highest 268,740,587 s · lowest 229,203,561 s



February 2964 January 2965

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.

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