CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 105, Pallas Ring 10

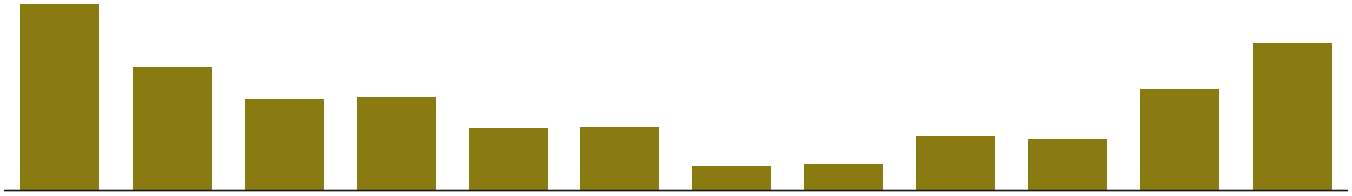
Account 8564-1663-0973
Period 1–30 June 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
106,589,595 s	**+10,996,367 s**	**-851,661 s**	**116,734,301 s**

Date	Description	Amount (s)	Balance (s)
09 Jun	Payroll credit: the Ceres Ring Assay Office	+1,128,936	107,718,531
	The Ceres Ring Assay Office has asked that the locker rent taken from your wage be shown as a deduction and not a payment, and has moved it to the right-hand column. The sum is 1,128,936 less on this line, and the rent is still owed. Ref. CIBT-2983-BF70-3		
12 Jun	Deposit: Hall E	+9,503,250	117,221,781
	The Ceres Ring Assay Office pays its overtime as a single sum on the eve of each holiday, and this deposit was the first to be made on the eve itself. The counter asked whether this was a special arrangement. The officer said it was a Tuesday. Ref. CIBT-2983-4F23-7		
15 Jun	Transfer to joint account	-677,361	116,544,420
	A joint transfer dated the 15th arrived 30 days late. It had been sent on time. The holders had agreed in writing that it should wait until the second of them returned from a long walk, and she has. Ref. CIBT-2983-6A39-1		
21 Jun	ATM withdrawal: Ganymede	-172,800	116,371,620
	A small withdrawal of 172,800 is made at Ganymede each Standard week to cover a subscription you have not asked to cancel. The machine delivers it without comment, and the subscription does not appear to mind. Ref. CIBT-2983-F406-8		
28 Jun	Slippage fee (Ganymede, 5 transfers)	-1,500	116,370,120
	The Bank rounds a crossing up when it leaves and down when it lands, so a transfer that goes and comes back is charged for a second it never used. The Bank does not consider this an error, and the second has not complained. Ref. CIBT-2983-1A11-6		
30 Jun	Interest at 4.10% APY	+364,181	116,734,301
	The officer reads the interest figure aloud, reads it again in a lower voice, and then slides the slip across with one finger on the line. The second reading is for the figure. The first was for you. Ref. CIBT-2983-A9D6-8		

Closing balance, month by month

Highest 125,315,560 s · lowest 89,619,844 s



July 2982 June 2983

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 2983-06