CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 260, Pallas Ring 10

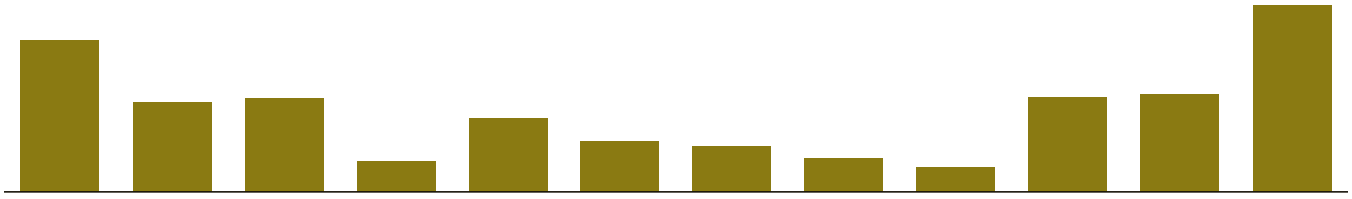
Account 8564-1663-0973
Period 1–31 August 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
165,792,520 s	**+13,341,090 s**	**-941,061 s**	**178,192,549 s**

Date	Description	Amount (s)	Balance (s)
09 Aug	ATM withdrawal: Venus	-259,200	165,533,320
	The receipt for 3 Standard days came out of the machine folded in a way the custodian described as deliberate. You may keep it or give it back. The Bank has no preference, though it would like the crease kept where it is. Ref. CIBT-2985-8F0E-9		
09 Aug	Slippage fee (Venus, 5 transfers)	-4,500	165,528,820
	"We round in your favour when the second is even and in the Bank's when it is odd," the Teller says. "This month was even." Ref. CIBT-2985-3047-2		
10 Aug	Transfer to joint account	-677,361	164,851,459
	A joint account held partly on Venus keeps two local days: one holder's day begins at the local dawn, the other's at midnight on St. Catherine Street. The statement prints both, one above the other, and the interest falls in the gap between. Ref. CIBT-2985-DE85-2		
28 Aug	Deposit: Hall E	+12,774,633	177,626,092
	A deposit made on the Moon is credited here at the rate of the local day, which the window copies out by hand and checks against its own. Both counts are kept, and this one agrees with the Moon's to the second. Ref. CIBT-2985-FE1C-1		
31 Aug	Interest at 4.10% APY	+566,457	178,192,549
	Your staff-scheme balance at the Ceres Ring Assay Office earns at a rate set by the company's own committee, which meets once a year and has never moved the figure in its minutes. The Bank posts what it is sent, and the minutes are filed behind it. Ref. CIBT-2985-DB11-8		

Closing balance, month by month

Highest 178,192,549 s · lowest 155,540,884 s



September 2984 August 2985

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 2985-08