CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Oyelaran
Unit 293, Pallas Ring 10

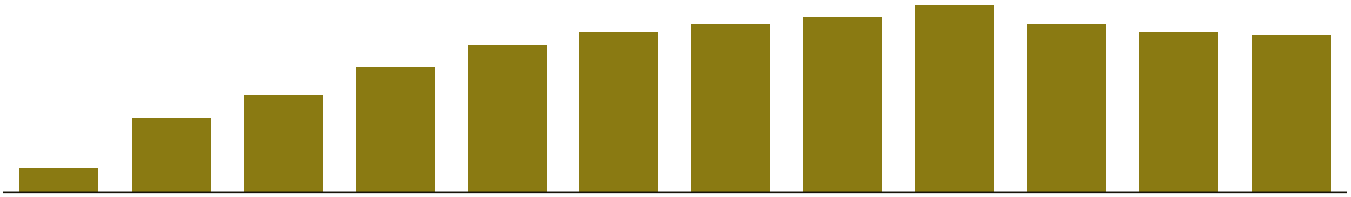
Account 8564-1663-0973
Period 1–31 October 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
242,455,099 s	**+1,957,324 s**	**-2,636,930 s**	**241,775,493 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Transfer to own account: Kepler Ring	-1,441,169	241,013,930
	Charge for the use of the reading lamp at Hall E for 34 hours, a service the Bank offers to depositors who are waiting for something. The lamp has been returned to the depositor, who was not waiting for anything in particular. Ref. CIBT-2986-E656-7		
12 Oct	ATM withdrawal: Kepler Ring	-172,800	240,841,130
	The machine offered 2 Standard days in whole turns, and the remaining 0.948 was held as a credit, not refused. It appears on your balance and will be paid with your next withdrawal, if you ask for it. Ref. CIBT-2986-469C-7		
14 Oct	Memory Vault: box 44-890, quarter	-259,200	240,581,930
	The auditors asked whether a memory's value could be audited. The Vault's answer is that the rent can, and that nobody has yet asked it to audit anything else. Ref. CIBT-2986-AF14-3		
27 Oct	ATM withdrawal: Kepler Ring	-86,400	240,495,530
	The firm asked that the machine's receipts be posted to its own mailroom. The Bank declined, since the mailroom has never once been asked to keep anything. Ref. CIBT-2986-7AA9-9		
29 Oct	Transfer to joint account	-677,361	239,818,169
	The second holder signed the transfer at Kepler Ring, where it was already afternoon when the first holder finished breakfast in Pallas Ring 10. The Bank has confirmed that both signatures were made within the same turn, and has recorded that as a meeting. Ref. CIBT-2986-A660-8		
30 Oct	Payroll credit: the Ceres Ring Assay Office	+1,128,936	240,947,105
	Pay for 31 days was released late because the convoy that carried it from Kepler Ring waited at the crossing gate for a second escort. The convoy's leader writes that the wait was entirely proper, and the Bank agrees with the leader. Ref. CIBT-2986-F7C4-1		
31 Oct	Interest at 4.10% APY	+828,388	241,775,493
	Interest on a balance that moves within a day is worked on the balance at the start of each hour, not each second. The Bank adopted this in 2983 and has not had to apologise for it since. Ref. CIBT-2986-3ED7-0		

Closing balance, month by month

Highest 249,675,661 s · lowest 205,647,418 s



November 2985 October 2986

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 2986-10