CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Oyelaran
Unit 217, Pallas Ring 10

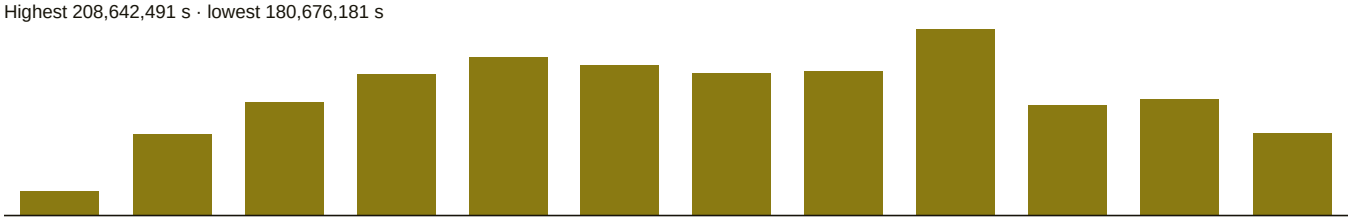
Account 8564-1663-0973
Period 1–31 January 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
196,614,930 s	**+1,800,703 s**	**-7,718,666 s**	**190,696,967 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	Memory Vault: box 44-890, quarter	-259,200	196,355,730
	Rental for box 44-890, paid by standing instruction on the first day of each quarter from 8564-1663-0973. The instruction has been in place since 2987, and the Vault has not yet had cause to think about it. Ref. CIBT-2991-0169-1		
18 Jan	Transfer to own account: The Belt	-6,780,305	189,575,425
	Sundry charges are the cost of the item to the second, rounded up. The charge of 0.30 s was raised by 0.977 at the close of the day and is shown in full. Ref. CIBT-2991-0076-8		
22 Jan	Transfer to joint account	-677,361	188,898,064
	One holder's share of the monthly sum goes to 8564-1866-8807 on the 22nd, and the other holder's share goes the same day to a different account. Both are paying the same loan on the same flat: it is one loan, settled twice, by two people who have not discussed the flat. Ref. CIBT-2991-07A0-9		
28 Jan	Payroll credit: the Ceres Ring Assay Office	+1,128,936	190,027,000
	The Ceres Ring Assay Office credit on the 28th was keyed with its seconds in the wrong column, so the statement read 1,128,936 where the advice had given the lower figure. Nothing was paid twice. The entry has been corrected, and the advice returned to the office. Ref. CIBT-2991-BE5D-9		
28 Jan	Slippage fee (The Belt, 2 transfers)	-1,800	190,025,200
	The fee on your transfers to the Ceres Ring Assay Office's staff account is charged once in each direction, since the firm holds that a pay packet should not be asked to cross twice. The relay does not hold with that view, and the firm does not hold with the relay. Ref. CIBT-2991-3A95-9		
31 Jan	Interest at 4.10% APY	+671,767	190,696,967
	On The Belt interest accrues while the station is in shadow and pauses while it is in sun. Your account earned for 29 days and paused for 41. The station has been asked to confirm these figures and has not yet replied. Ref. CIBT-2991-EEFF-1		

Closing balance, month by month

Highest 208,642,491 s · lowest 180,676,181 s



February 2990 January 2991

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 2991-01