CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 258, Pallas Ring 10

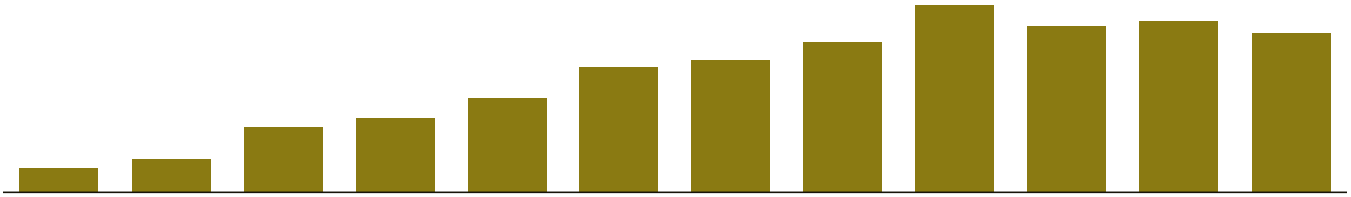
Account 8564-1663-0973
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
246,821,522 s	**+1,972,242 s**	**-5,499,242 s**	**243,294,522 s**

Date	Description	Amount (s)	Balance (s)
02 Oct	ATM withdrawal: Ganymede	-172,800	246,648,722
	Each withdrawal is rounded up to the next full second of cash-time for the machine's charge, so 0.954 of a second on a draw of 2 Standard days costs as much as the whole second. The machine has been reprogrammed twice to stop doing this, and has twice resumed. Ref. CIBT-3012-EDBB-7		
03 Oct	Memory Vault: box 44-890, quarter	-259,200	246,389,522
	You pay for the next quarter of box 44-890 a week before the last one closes, every time. The custodians have decided this is how you prefer your storage to be paid for, and have not argued with it. Ref. CIBT-3012-E75E-4		
07 Oct	Payroll credit: the Ceres Ring Assay Office	+1,128,936	247,518,458
	The Ceres Ring Assay Office pay was rounded to the nearest 45 seconds, but the office rounds its own totals down before it sends them, so the figure on your line is never more than the hours produced. The remainder stays with the payroll office, which has never said what it does with it. Ref. CIBT-3012-1F71-1		
09 Oct	Slippage fee (Ganymede, 7 transfers)	-6,300	247,512,158
	The statement said the crossings were made in the morning. They were made at Ganymede in the afternoon of its day, which falls later on the Bank's clock. The fee follows the crossing, and the time has been restated to match. Ref. CIBT-3012-938B-8		
10 Oct	Transfer to joint account	-677,361	246,834,797
	A superseded mandate was on the slip for 8564-1866-8807, which the officer caught on the 10th. The slip was reissued under the current mandate, and the transfer itself stands as sent. Ref. CIBT-3012-6D12-9		
17 Oct	Transfer to own account: Ganymede	-4,210,781	242,624,016
	A sundry was described as a fee for a service when it was a refund for one. The description has been amended; the sum is unchanged, and the refund is credited in full. Ref. CIBT-3012-DFEC-2		
27 Oct	ATM withdrawal: Ganymede	-172,800	242,451,216
	The withdrawal shown at Ganymede on the 27th was for 2 Standard days. The receipt printed 172,800, because the printer runs a line behind the dispenser. The receipt has been corrected, and the account was debited only for the sum the machine paid out. Ref. CIBT-3012-B92A-6		
31 Oct	Interest at 4.10% APY	+843,306	243,294,522
	Monthly interest was rounded to the second and the balance to the minute, so the balance shown is 22 seconds above what the interest adds up to. The officer confirms that the balance is the one you may spend and the interest is the one you were paid, and that the two are not required to agree. Ref. CIBT-3012-5C85-7		

Closing balance, month by month

Highest 251,134,455 s · lowest 204,936,153 s



November 3011 — October 3012

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  3012-10`