CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 67, Pallas Ring 10

Account 8564-1663-4090
Period 1–31 October 2986
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
429,957 s	**+673,291 s**	**-403,688 s**	**699,560 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	Transfer to joint account	-55,688	374,269
	Both holders attended. One of them brought a folder. The teller notes that the folder stayed shut throughout, and that its contents were agreed without being shown. Ref. CIBT-2986-C0F0-0		
20 Oct	Slippage fee (Tallinn Sector, 4 transfers)	-2,400	371,869
	The auditors asked why the 0.30 s on this crossing is 2,100 s below the Head Office's own estimate for the same route. The relay replied that it had been running fast. The Bank has credited the difference, and the relay has disputed the credit in a footnote. Ref. CIBT-2986-1773-7		
21 Oct	ATM withdrawal: Tallinn Sector	-86,400	285,469
	The amount on the 21st was first sent as One Standard day, which was the machine's estimate, made before the relay had confirmed the balance. The confirmed sum is the one on this line, and the estimate has been struck from the record. Ref. CIBT-2986-776B-7		
23 Oct	Deposit: Hall E	+579,080	864,549
	The deposit was received in a sealed envelope with a second envelope inside it, addressed to the Head Office and marked not to be opened until the holder has finished with it. The Bank has credited the outer sum and filed the inner envelope, unopened, where such things are kept. Ref. CIBT-2986-CFF7-9		
25 Oct	ATM withdrawal: Tallinn Sector	-259,200	605,349
	The withdrawal at Tallinn Sector was held beside the relay room door, where nobody sits, and the relay then confirmed a balance it had already confirmed once. The second confirmation is the more thorough of the two, and the sum is as you asked for. Ref. CIBT-2986-7F58-1		
30 Oct	Payroll credit: Brymar College	+92,814	698,163
	The Brymar College office on Mars posts its pay at the first light of the sol, which is the hour the Bank's own clock is least inclined to agree with it. The credit is entered at the Bank's hour, which the office says is the more polite choice. Ref. CIBT-2986-3A2B-9		
31 Oct	Interest at 3.90% APY	+1,397	699,560
	Your file shows you have asked about the posted rate at Hall E on 2 occasions this year and found it unchanged on each. The Teller has suggested the figure be printed at the top of your statement, to save you the walk. Ref. CIBT-2986-11C2-2		

Closing balance, month by month

Highest 699,560 s · lowest 429,957 s



September 2986 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  1663-4090  2986-10`