CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Teodor Oyelaran-Hightower
Unit 332, Pallas Ring 10

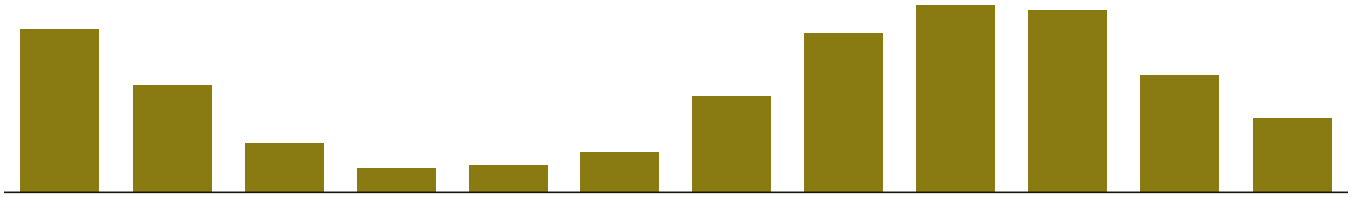
Account 8564-1663-4090
Period 1–31 August 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,176,910 s	**+132,388 s**	**-1,305,225 s**	**11,004,073 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	ATM withdrawal: Callisto	-172,800	12,004,110
	Your Brymar College paid the fee on this withdrawal on your behalf, and the Bank has credited it to the employer's account as the employer requested. The employer asked to be told when the fee was paid. It has been told, and it has not said what it thought. Ref. CIBT-2997-0C7F-9		
05 Aug	Transfer to own account: Callisto	-882,656	11,121,454
	The newsletter subscription comes up on the 5th of each year. The newsletter has not been posted to you, but the subscription has, and the Bank has not yet found a way to cancel one without the other. Ref. CIBT-2997-4C79-0		
07 Aug	Slippage fee (Callisto, 8 transfers)	-2,400	11,119,054
	You send 8 crossings in the same order every month: the small one first, then the large, then the one you have said you will cancel. The fee has never depended on the order, though the officers have checked it. Ref. CIBT-2997-706F-6		
10 Aug	ATM withdrawal: Callisto	-172,800	10,946,254
	No charge is made for a withdrawal the machine declines to complete, and this one declined twice before the third attempt. The fee shown is for the third; the first two are not on the statement at all. Ref. CIBT-2997-CF56-3		
11 Aug	Turbulence Cover	-18,881	10,927,373
	The claim was held in a cover with the corners turned down at the underwriter's office until the carrier's log arrived, and the log arrived on the 11th with the delay written on it in pencil. The underwriter has not yet decided whether pencil counts as an admission. Ref. CIBT-2997-4341-3		
13 Aug	Payroll credit: Brymar College	+92,814	11,020,187
	A quarterly bonus from Brymar College on the 13th of every third month, treated by the Bank as ordinary income. The employer asks that it be called a bonus. The Bank calls it one. Ref. CIBT-2997-8D9F-0		
26 Aug	Transfer to joint account	-55,688	10,964,499
	This line showed Rafe Mbatha as the sole sender of the transfer. Both holders sent it, one each, and the mandate was clear on the point. The statement has been brought into line with the mandate. Ref. CIBT-2997-11EF-6		
31 Aug	Interest at 3.90% APY	+39,574	11,004,073
	The auditors found the interest for 5 periods calculated on a balance that a transfer had already reduced. The transfer was recorded after the interest, the order has been reversed in the register, and the sums have been left as they were. Ref. CIBT-2997-79D9-6		

Closing balance, month by month

Highest 14,112,554 s · lowest 9,623,923 s



September 2996 August 2997

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 2997-08