CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 366, Pallas Ring 10

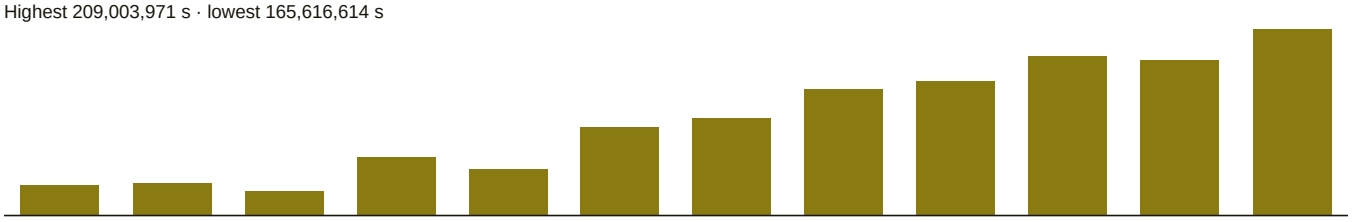
Account 8564-1663-9040
Period 1–31 May 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
200,755,225 s	**+8,601,546 s**	**-352,800 s**	**209,003,971 s**

Date	Description	Amount (s)	Balance (s)
02 May	Payroll credit: Phobos Drydock	+1,294,582	202,049,807
	Auditors' note: the Phobos Drydock wages for 6 periods were reconciled to the second against the employer's own hand-kept ledger. The auditors describe the ledger as slow, careful and oddly moving, and had no further query. Ref. CIBT-2953-8281-2		
02 May	ATM withdrawal: Kepler Ring	-259,200	201,790,607
	Asked how many withdrawals you have made at Kepler Ring this year, the Teller said she had counted them, then counted again to be fair to the machine, and the answer was 5. Ref. CIBT-2953-EEED-6		
17 May	ATM withdrawal: Kepler Ring	-86,400	201,704,207
	The fee on a withdrawal at Kepler Ring is charged on the sum rounded up to the next turn. The machine rounds up. You do not. The Bank has noticed the arrangement and has decided, for once, to split the difference. Ref. CIBT-2953-9925-8		
18 May	Deposit: Hall E	+6,687,969	208,392,176
	A deposit on the 18th was entered as a withdrawal in error and the sign has been corrected. The balance on this statement is the one it would have been had the sign been right first time. Ref. CIBT-2953-A6DF-8		
27 May	Slippage fee (Kepler Ring, 8 transfers)	-7,200	208,384,976
	The fee for 8 crossings was rounded to the nearest five seconds, because the relay reports in fives and the Bank has never persuaded it to report in ones. The rounding is generous in some months and not in others, and it averages out across the year. Ref. CIBT-2953-BC0C-9		
31 May	Interest at 3.70% APY	+618,995	209,003,971
	On the Titan side the interest is counted in the dome's own seconds, which are timed by the lake's clock and run a little cold. The conversion to ours is made at the posted rate, and the temperature is written on the line as a matter of record. Ref. CIBT-2953-F816-0		

Closing balance, month by month

Highest 209,003,971 s · lowest 165,616,614 s



June 2952 May 2953

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 1663-9040 2953-05