CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 346, Pallas Ring 10

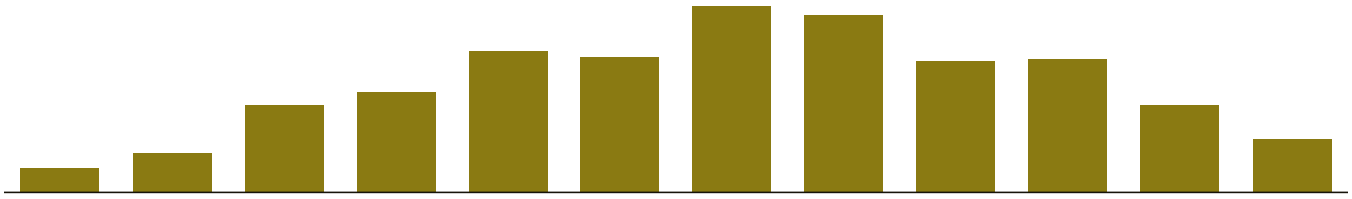
Account 8564-1663-9040
Period 1–31 October 2953
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
192,918,321 s	**+1,889,413 s**	**-7,347,895 s**	**187,459,839 s**

Date	Description	Amount (s)	Balance (s)
05 Oct	Transfer to own account: Ganymede	-7,347,295	185,571,026
	You ask for the sundry ledger on the last working day of the quarter and read it at the counter with the same care you give to a letter. The officers have taken this as a reasonable use of a counter. Ref. CIBT-2953-5CCC-5		
08 Oct	Slippage fee (Ganymede, 2 transfers)	-600	185,570,426
	Your slippage was charged for 29 days on which nothing crossed. The transfers had been sent promptly and were waiting in the relay's queue while its clock was set, and a queue is not a crossing. Ref. CIBT-2953-6761-3		
14 Oct	Payroll credit: Phobos Drydock	+1,294,582	186,865,008
	No charge was made on the Phobos Drydock wages arriving on a day the Bank was closed. The Bank does not charge for money that arrives when it is itself shut, and it does not regard this as a favour. Ref. CIBT-2953-67B4-8		
31 Oct	Interest at 3.70% APY	+594,831	187,459,839
	The interest for 2 days has been paid without the usual charge on a balance held at a branch other than your own. The charge was waived because the balance was never in any branch: it was in transit, and transit is not charged. Ref. CIBT-2953-3920-7		

Closing balance, month by month

Highest 209,003,971 s · lowest 182,841,797 s



November 2952 October 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 2953-10