CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 47, Pallas Ring 10

Account 8564-1663-9040
Period 1–31 May 2956
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
134,428,000 s	**+1,709,068 s**	**-10,880,693 s**	**125,256,375 s**

Date	Description	Amount (s)	Balance (s)
01 May	Payroll credit: Phobos Drydock	+1,294,582	135,722,582
	A monthly sum of 1,294,582 from Phobos Drydock is credited on the 1st as a travel allowance you have never claimed, and the payroll office has never once stopped paying it. It is held in 8564-6771-1789, and nothing has been drawn from it. Ref. CIBT-2956-7B05-6		
14 May	ATM withdrawal: Svalbard	-172,800	135,549,782
	The withdrawal shown on the 14th was booked a day after it came out of the machine, so its figure has been moved back to the day it was made. Nothing else on the statement has changed, and the difference is shown in the correction column. Ref. CIBT-2956-02DE-9		
17 May	Transfer to own account: Svalbard	-10,704,293	124,845,489
	The conversion to days was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.957 in your favour. Ref. CIBT-2956-A821-4		
28 May	Slippage fee (Svalbard, 4 transfers)	-3,600	124,841,889
	Two crossings on the same day were treated as one, because they went through the same relay, and the fee was rounded to a single whole second. The rounding is the Bank's; the seconds it saved are yours. Ref. CIBT-2956-7B90-0		
31 May	Interest at 3.70% APY	+414,486	125,256,375
	Interest at 3.70% APY, credited on the first second of each Pallas Ring 10 day rather than the last, at your request. The change adds a fraction of a second to every month, and it has been left in place since 2954. Ref. CIBT-2956-38DD-7		

Closing balance, month by month

Highest 170,746,061 s · lowest 125,256,375 s



June 2955 May 2956

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 2956-05