CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Dunmore
Unit 219, Pallas Ring 10

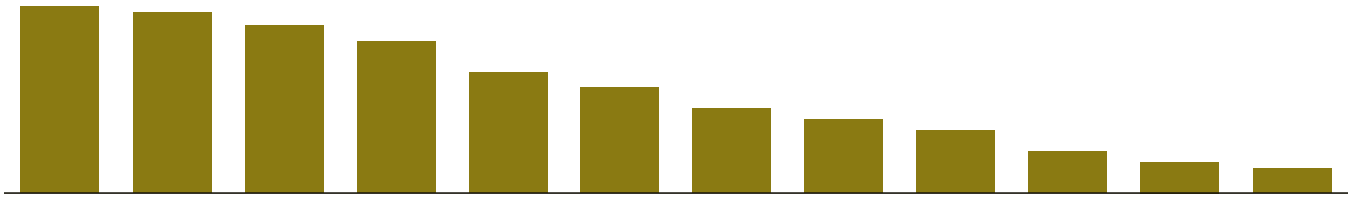
Account 8564-1663-9040
Period 1–31 October 2956
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
101,274,079 s	**+1,606,843 s**	**-4,632,198 s**	**98,248,724 s**

Date	Description	Amount (s)	Balance (s)
06 Oct	Slippage fee (Callisto, 7 transfers)	-2,100	101,271,979
	The crossing to Callisto has cost 0.30 s every month since 2955. You have never disputed it, which the Bank regards as the most dependable thing about the account and mentions each month in case it changes. Ref. CIBT-2956-1BC1-5		
07 Oct	ATM withdrawal: Callisto	-259,200	101,012,779
	Requests at Callisto are dispensed in whole cycles, so the 0.957 cycle you asked for was never paid out. It was returned to the account on the 7th at the figure it had been held at, and the machine has been asked to reconsider its arithmetic. Ref. CIBT-2956-5980-8		
25 Oct	Transfer to own account: Callisto	-4,370,898	96,641,881
	Phobos Drydock's payroll office sent 4,370,898 to this account in error, believing it to be the account of a former colleague. The sum has been returned to the office, which asked us to confirm that you did not spend it. You did not, and the Bank has said so in writing. Ref. CIBT-2956-8557-1		
28 Oct	Payroll credit: Phobos Drydock	+1,294,582	97,936,463
	Auditors' finding: Phobos Drydock paid 10 wages in the quarter from an account the Bank had been told was closed. The account is closed. The money was not, and it has been returned with the employer's apology, which the auditors checked was in the employer's own hand. Ref. CIBT-2956-C7A4-3		
31 Oct	Interest at 3.70% APY	+312,261	98,248,724
	Your employer's pay was credited on the 31st, and interest on it was reckoned from the first second of the month, a date on which the money was not yet yours. The Bank has taken the view that the wages belonged to the employer until they arrived, and so did the interest. The employer has not objected, and the difference has been credited to you as a courtesy. Ref. CIBT-2956-673D-2		

Closing balance, month by month

Highest 170,746,061 s · lowest 98,248,724 s



November 2955 October 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 2956-10