CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 17, Pallas Ring 10

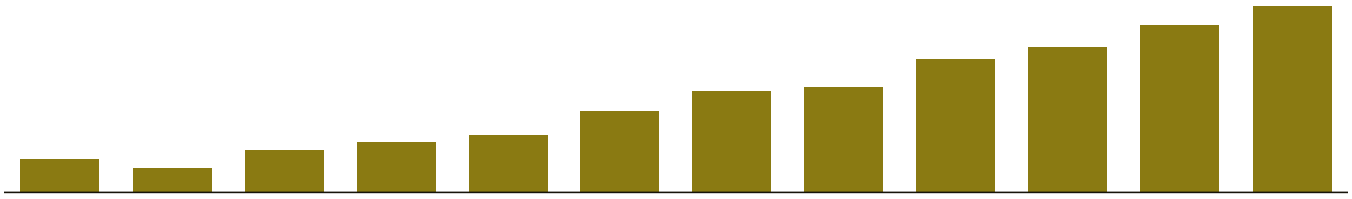
Account 8564-1663-9040
Period 1–31 July 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
149,255,881 s	**+7,401,393 s**	**-2,100 s**	**156,655,174 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Payroll credit: Phobos Drydock	+1,294,582	150,550,463
	Wages are rounded down to the whole second before they are credited, and the fraction goes to the employer's own rounding account. Phobos Drydock has asked that it be left there, and it has been. Ref. CIBT-2964-C1AC-1		
04 Jul	Deposit: Hall E	+5,646,606	156,197,069
	Arriving at Hall E on the 4th, the 5,646,606 was not posted until 29 days later, when the officer on duty had finished the previous day's reconciliation. The interest has been paid from arrival. Ref. CIBT-2964-200D-7		
26 Jul	Slippage fee (Bronx Sector, 7 transfers)	-2,100	156,194,969
	Over 7 months you have never once asked why the fee is what it is. The officer has begun to explain it anyway, in case you change your mind, and you have not changed it. Ref. CIBT-2964-05A1-8		
31 Jul	Interest at 3.70% APY	+460,205	156,655,174
	The 31st interest was keyed from the rate for the period before last. The correct figure is 3.70% APY, and the difference has been credited on this line; the earlier entry is struck in the ledger and not on the copy you keep. Ref. CIBT-2964-9DBA-9		

Closing balance, month by month

Highest 156,655,174 s · lowest 94,858,067 s



August 2963 July 2964

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 2964-07