CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 282, Pallas Ring 10

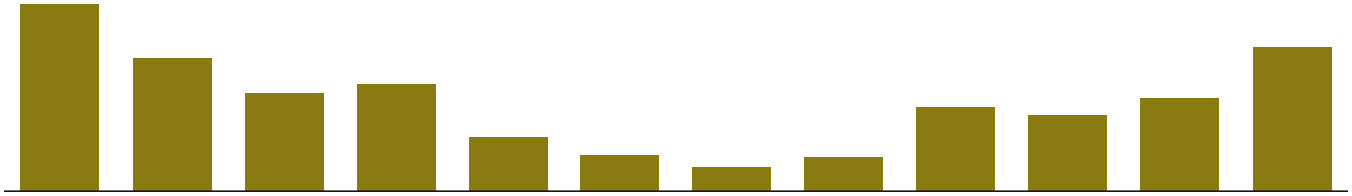
Account 8564-1663-9040
Period 1–30 June 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
168,568,845 s	**+7,514,820 s**	**-1,200 s**	**176,082,465 s**

Date	Description	Amount (s)	Balance (s)
10 Jun	Deposit: Hall E	+5,700,485	174,269,330
	The deposit arrived on the 10th with a note tucked under the slip: "for the account, not for the interest." The note is kept with the slip, and the interest has been left alone. Ref. CIBT-2975-172A-4		
22 Jun	Payroll credit: Phobos Drydock	+1,294,582	175,563,912
	The wage from Phobos Drydock is credited on the 22nd and passed to your account the same day, with no receiving charge. The arrangement is older than the account, and nobody at Hall E has ever thought to ask for it to change. Ref. CIBT-2975-36A9-2		
26 Jun	Slippage fee (Io, 2 transfers)	-1,200	175,562,712
	A standing transfer to 8564-1663-9040 is sent on the 26th of each month across the Io relay. The fee on it is the same every month, 0.30 s, and has not changed since 2971, which is the one thing about the arrangement that surprises nobody. Ref. CIBT-2975-588D-8		
30 Jun	Interest at 3.70% APY	+519,753	176,082,465
	The interest for 30 days was credited at the Io clock, which runs 38 seconds behind the Head Office. The Bank has added the seconds back, so the interest is the sum the Head Office would have paid. Ref. CIBT-2975-2D20-1		

Closing balance, month by month

Highest 182,363,470 s · lowest 158,573,906 s



July 2974 June 2975

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 2975-06