CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 294, Pallas Ring 10

Account 8564-1663-9040
Period 1–30 November 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
158,210,574 s	**+487,815 s**	**-8,967,336 s**	**149,731,053 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Transfer to own account: Phobos	-8,966,136	149,244,438
	The Teller describes this sundry as a sum that exists to be paid, and asks that it be paid promptly so that she can go to lunch. She adds that the lunch is also a sum, and that she has paid it in advance. Ref. CIBT-2976-90E0-8		
06 Nov	Slippage fee (Phobos, 4 transfers)	-1,200	149,243,238
	The auditors reconciled 0.30 s against the Settlement Reserve's copy of the same crossings. The Reserve had rounded each one up and the Bank had rounded each one down, and the two were brought together by moving the difference to a suspense heading, where it has since been found to be nobody's. Ref. CIBT-2976-0EF4-5		
30 Nov	Interest at 3.70% APY	+487,815	149,731,053
	You have asked for the balance to be shown to 11 seconds each month. The Bank does so, and you check the last figure by hand against the rate, which you keep on the back of the relay's timetable. Ref. CIBT-2976-FAF5-4		

Closing balance, month by month

Highest 201,118,556 s · lowest 149,731,053 s



December 2975 November 2976

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 2976-11