CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 353, Pallas Ring 10

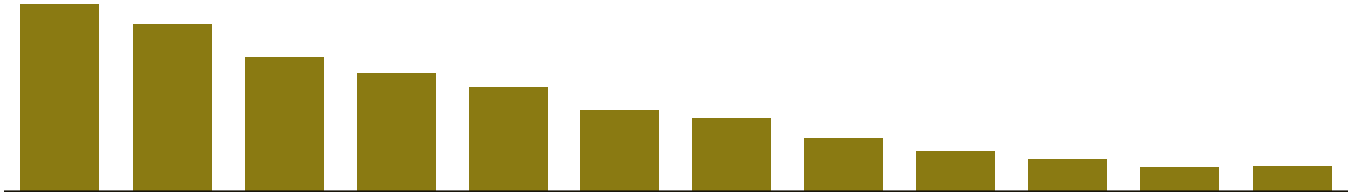
Account 8564-1663-9040
Period 1–31 May 2977
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
128,027,116 s	**+1,689,332 s**	**-1,560,435 s**	**128,156,013 s**

Date	Description	Amount (s)	Balance (s)
03 May	Transfer to own account: Kepler Ring	-1,558,335	126,468,781
	A note from Phobos Drydock, asking that an earlier payment be treated as a loan, was filed as a sundry item. The Bank treated it as a payment, and Phobos Drydock has not mentioned it since. Ref. CIBT-2977-D485-6		
15 May	Slippage fee (Kepler Ring, 7 transfers)	-2,100	126,466,681
	Slippage is not a penalty. It is what happens when the two ends of a crossing keep different time, and the Bank would rather you knew that than paid it in silence. Ref. CIBT-2977-6C31-8		
25 May	Payroll credit: Phobos Drydock	+1,294,582	127,761,263
	The envelope that came with the Phobos Drydock transfer was empty. The Teller says this is the employer's usual practice and not a fee, and has filed the envelope anyway, so that the next officer can see it for themselves. Ref. CIBT-2977-5361-4		
31 May	Interest at 3.70% APY	+394,750	128,156,013
	Calculation runs on the balance before rounding and the result is then rounded, a sequence the Bank has kept since 2976 because it gives the depositor the larger figure on the one day of the year when the two would differ. Ref. CIBT-2977-F419-5		

Closing balance, month by month

Highest 189,857,978 s · lowest 128,027,116 s



June 2976 May 2977

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 2977-05