CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Dunmore
Unit 156, Pallas Ring 10

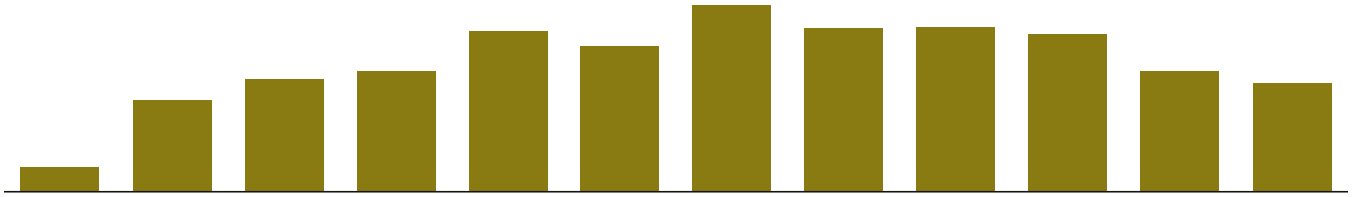
Account 8564-1663-9040
Period 1–31 December 2980
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
129,650,717 s	**+399,756 s**	**-2,766,856 s**	**127,283,617 s**

Date	Description	Amount (s)	Balance (s)
13 Dec	Transfer to own account: Io	-2,765,056	126,885,661
	Pending a second signature, the sundry was held 28 days at the wicket that was once the post window. The signature came from Faro Kowalczyk-Oyelaran, who was on leave on another world. Interest for the period has been paid from the first day. Ref. CIBT-2980-10E5-0		
27 Dec	Slippage fee (Io, 6 transfers)	-1,800	126,883,861
	Nobody has ever paid slippage on purpose, the Teller says, which is why it is so hard to get out of. Ref. CIBT-2980-2CE0-5		
31 Dec	Interest at 3.70% APY	+399,756	127,283,617
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-2980-D7BB-6		

Closing balance, month by month

Highest 142,148,630 s · lowest 111,429,568 s



January 2980 December 2980

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 2980-12