CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 177, Pallas Ring 10

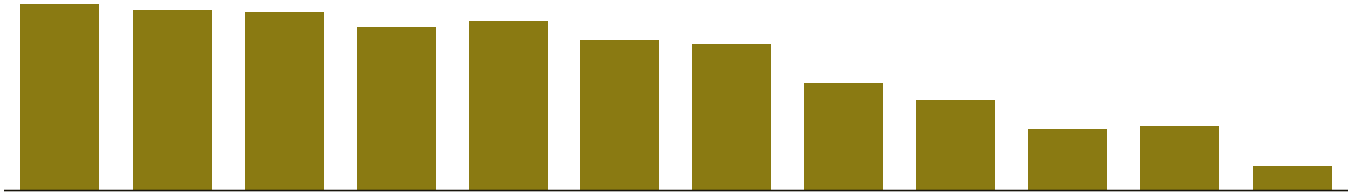
Account 8564-1663-9040
Period 1–31 December 2985
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
113,305,579 s	**+1,643,940 s**	**-11,975,955 s**	**102,973,564 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Slippage fee (Tallinn Sector, 9 transfers)	-8,100	113,297,479
	Each transfer's fee is taken to a whole second, down when the transfer is under a hundred seconds and up when it is over. The threshold was set in 2980, and has been applied since, the officers say, with one exception, which is on file. Ref. CIBT-2985-0674-5		
07 Dec	Transfer to own account: Tallinn Sector	-11,708,655	101,588,824
	Raising a sundry on behalf of another holder costs 0.30 s. You raised one, without knowing it, when Odile Prendergast asked you to sign a form on the back of your own. Nothing is owing, and the form has been filed in the right place. Ref. CIBT-2985-6D9F-5		
11 Dec	ATM withdrawal: Tallinn Sector	-172,800	101,416,024
	The withdrawal shown on the 11th was keyed against a neighbouring account, 8564-1663-9040. It has been moved to yours, and the branch has written to the other holder to say so. Ref. CIBT-2985-8939-7		
22 Dec	Payroll credit: Phobos Drydock	+1,294,582	102,710,606
	The employer's office sent the wrong month's pay a month early, with a request that the sum be held until the right one arrived. The Bank held it, and the right one has now been posted under its correct date. Ref. CIBT-2985-36D9-6		
28 Dec	ATM withdrawal: Tallinn Sector	-86,400	102,624,206
	Audit note: the machine's tally for Tallinn Sector differs from the withdrawals on this statement by 0.948 day. The difference is cash-time rounding, which the Committee has accepted since 2980, and the two agree once it is applied. Ref. CIBT-2985-749B-6		
31 Dec	Interest at 3.70% APY	+349,358	102,973,564
	The auditors' sample has taken this line. The interest agrees with the posted rate, the days of the period and the balance on the day of the first posting, and no further check is needed. Ref. CIBT-2985-A1E0-7		

Closing balance, month by month

Highest 144,337,197 s · lowest 102,973,564 s



January 2985 December 2985

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 2985-12