CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 79, Pallas Ring 10

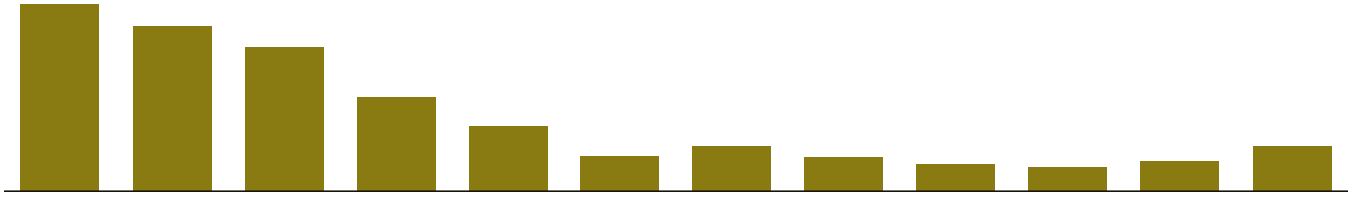
Account 8564-1663-9040
Period 1–30 November 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
162,752,661 s	**+3,910,968 s**	**-2,700 s**	**166,660,929 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Deposit: Hall E	+2,114,566	164,867,227
	A fortnightly sum comes in from Odile Prendergast, with a note of a few words. This fortnight's note was the same length as the last, and the officer has stopped reading it aloud. Ref. CIBT-2997-B596-9		
11 Nov	Slippage fee (Vancouver Sector, 3 transfers)	-2,700	164,864,527
	A clerk at Vancouver Sector asked for the instruction to be signed in ink rather than sent on a verbal request. It was sent again in ink on the 11th, and the clerk's manner is recorded in the file as thorough. Ref. CIBT-2997-26E4-4		
15 Nov	Payroll credit: Phobos Drydock	+1,294,582	166,159,109
	On the day the Phobos Drydock wage arrives you move 14 d 23:36:22 to 8564-6771-1789 before lunch and leave the rest where it lies. The Bank has recorded this as a preference and not an instruction, since you have never once asked for a transfer to be made. Ref. CIBT-2997-A7D1-6		
30 Nov	Interest at 3.70% APY	+501,820	166,660,929
	Interest on the balance is counted from the moment a deposit leaves the drawer, not from the moment it is entered, and the 30th deposit was counted that way. The difference is 31 seconds, and it is in your favour. Ref. CIBT-2997-B55B-7		

Closing balance, month by month

Highest 203,031,108 s · lowest 161,247,643 s



December 2996 November 2997

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 2997-11