CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 117, Pallas Ring 10

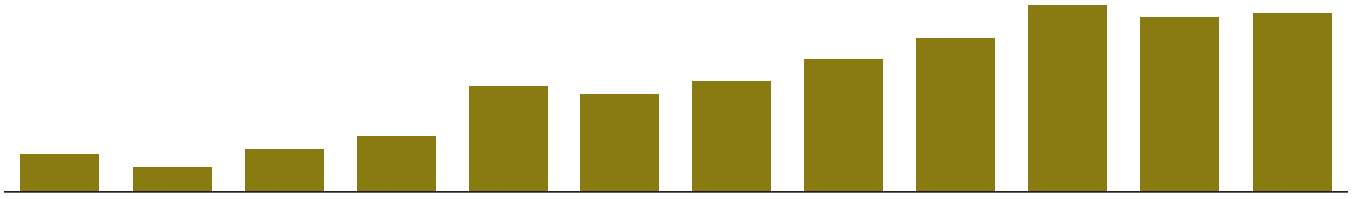
Account 8564-1663-9040
Period 1–31 December 3000
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
166,216,188 s	**+1,807,081 s**	**-872,022 s**	**167,151,247 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	Slippage fee (Tallinn Sector, 4 transfers)	-3,600	166,212,588
	The fee for 4 crossings was rounded to a whole Standard day, because the relay does not report by the hour and the Bank does not bill in halves. The rounding is in your favour this month and was against you last month, and the Bank has stopped expecting it to balance out. Ref. CIBT-3000-326A-5		
10 Dec	Transfer to own account: Tallinn Sector	-695,622	165,516,966
	A sundry at Tallinn Sector is charged by the local bell, which rings 46 times for a fee and once for a refund. This one rang once, and the officer at the window paid out before the bell had finished. Ref. CIBT-3000-BE47-7		
21 Dec	Payroll credit: Phobos Drydock	+1,294,582	166,811,548
	The credit was held in suspense for 6 days because the transfer was caught by a routine check of its origin, and has now been released. No charge has been made for the hold. Ref. CIBT-3000-55F6-5		
21 Dec	ATM withdrawal: Tallinn Sector	-172,800	166,638,748
	Phobos Drydock asks whether a draw made at Tallinn Sector for a staff outing can be treated as a business expense. The Bank has replied that it may, provided the outing is not described in the firm's accounts as a holiday. Ref. CIBT-3000-A591-9		
31 Dec	Interest at 3.70% APY	+512,499	167,151,247
	No fee was charged on the 33 seconds of interest that arrived by hand, since a second carried across a counter is held to be a gift. The officer who received it asked that this be written on the slip, and it has been. Ref. CIBT-3000-8140-0		

Closing balance, month by month

Highest 169,409,617 s · lowest 125,688,418 s



January 3000 December 3000

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 3000-12