CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 321, Pallas Ring 10

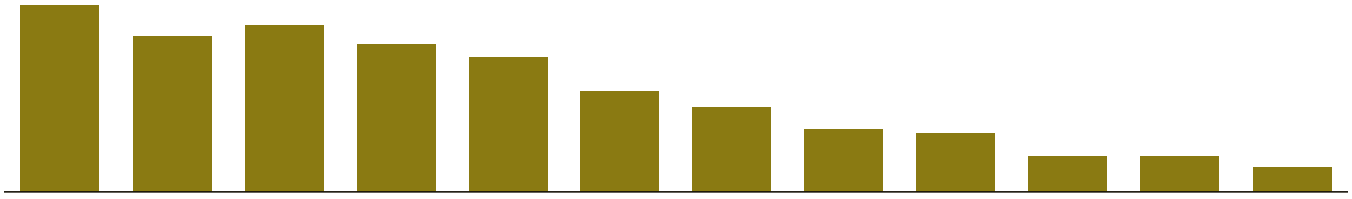
Account 8564-1663-9040
Period 1–31 August 3015
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
184,273,984 s	**+1,862,760 s**	**-5,825,965 s**	**180,310,779 s**

Date	Description	Amount (s)	Balance (s)
16 Aug	ATM withdrawal: Titan	-172,800	184,101,184
	You count the notes twice at the machine and once at the Hall E counter, and each time the total is the same. The officer reads this as thoroughness rather than anxiety, and has decided to keep the reading on file. Ref. CIBT-3015-D6FF-3		
29 Aug	Payroll credit: Phobos Drydock	+1,294,582	185,395,766
	On Titan wages are paid in cycles from a counter that opens only when the shift changes. This credit arrived at the change and was counted by a clerk who had been waiting for it since the start of the shift, which the local officer describes as the last sensible hour of the day. Ref. CIBT-3015-CBAC-6		
29 Aug	Slippage fee (Titan, 9 transfers)	-8,100	185,387,666
	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 3013, and has been applied since, the officers say, with one exception, which is recorded. Ref. CIBT-3015-B64D-1		
29 Aug	Transfer to own account: Titan	-5,645,065	179,742,601
	Rounding of 5,645,065 on the transfer to Titan. The branch rounds in the customer's favour where it can and in the Bank's favour where it cannot. On this occasion it could. Ref. CIBT-3015-87AF-7		
31 Aug	Interest at 3.70% APY	+568,178	180,310,779
	Interest was rounded to the nearest whole second and the half-second carried to the next line, where it earns interest of its own. The Bank has not been asked to stop it and has not offered to. Ref. CIBT-3015-B582-6		

Closing balance, month by month

Highest 236,375,849 s · lowest 180,310,779 s



September 3014 August 3015

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 3015-08