CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 381, Pallas Ring 10

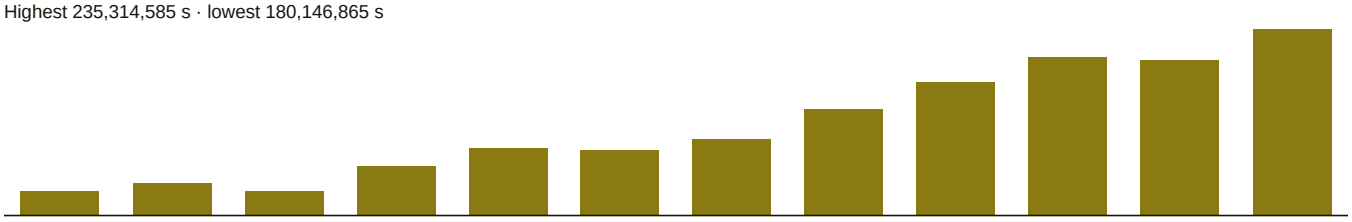
Account 8564-1663-9040
Period 1–31 July 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
224,821,538 s	**+10,666,747 s**	**-173,700 s**	**235,314,585 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	ATM withdrawal: Kepler Ring	-86,400	224,735,138
	The amount on the 2nd was first sent as One Standard day, which was the machine's estimate, made before the relay had confirmed the balance. The confirmed sum is the one on this line, and the estimate has been struck from the record. Ref. CIBT-3016-279D-2		
13 Jul	ATM withdrawal: Kepler Ring	-86,400	224,648,738
	A relative of yours made this withdrawal at Kepler Ring on your card, with your consent given by letter. The machine asked her the same three questions it asks everyone, and the file notes that she answered all of them. Ref. CIBT-3016-AEC1-2		
15 Jul	Deposit: Hall E	+8,678,966	233,327,704
	Coins of mixed origin attract a handling charge. These were all of one origin, and the Teller has entered the waiver in the file under "unusually tidy", the only entry under that heading. Ref. CIBT-3016-35D2-4		
20 Jul	Payroll credit: Phobos Drydock	+1,294,582	234,622,286
	The Phobos Drydock credit was posted to 8564-1663-9040 in error, because the far counter had changed hands halfway through. It belonged to 8564-6771-1789; the two accounts have been reconciled and the sum moved, with no change to the amount. Ref. CIBT-3016-F980-3		
24 Jul	Slippage fee (Kepler Ring, 3 transfers)	-900	234,621,386
	In 3 years you have not once sent a transfer on the day your salary arrived. The officer on the counter has noted it with some admiration. Ref. CIBT-3016-5DD4-3		
31 Jul	Interest at 3.70% APY	+693,199	235,314,585
	The fee on a cheque drawn against interest before it had posted has been waived. The cheque cleared on the posting, which came a second later, and the Bank regards a debt that clears in a second as no debt at all. Ref. CIBT-3016-BC0B-9		

Closing balance, month by month

Highest 235,314,585 s · lowest 180,146,865 s



August 3015 July 3016

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 3016-07