CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Dunmore
Unit 335, Pallas Ring 10

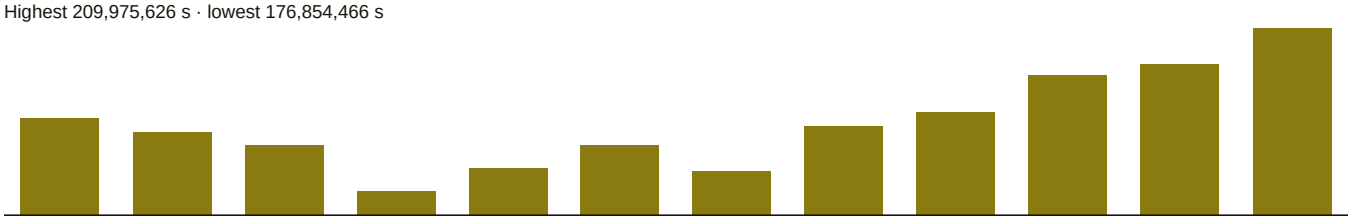
Account 8564-1663-9040
Period 1–31 August 3018
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
202,664,820 s	**+7,312,906 s**	**-2,100 s**	**209,975,626 s**

Date	Description	Amount (s)	Balance (s)
16 Aug	Slippage fee (Io, 7 transfers)	-2,100	202,662,720
	Transfers to the Memory Vault sub-level cross no relay at all, yet the fee is charged on them anyway, the Vault's clock being the only one in the Bank that keeps step with nobody. The Vault has asked that this be stated plainly. Ref. CIBT-3018-749B-4		
22 Aug	Payroll credit: Phobos Drydock	+1,294,582	203,957,302
	The staff scheme has paid the handling charge on your Phobos Drydock wages as part of a benefit shown on the advice. No charge has come to your account, and the benefit is real; the scheme has left a copy of the form on file. Ref. CIBT-3018-58B6-3		
25 Aug	Deposit: Hall E	+5,393,441	209,350,743
	Each of the 2 coins in this deposit was counted separately, and the total rounded down by 0.946 at the end. The Teller describes this as tidy, and the Bank describes it as the rounding rule. Ref. CIBT-3018-46C3-8		
31 Aug	Interest at 3.70% APY	+624,883	209,975,626
	The period closed on the 31st, but the rate was not fixed until the relay at Io had finished its night's count. The relay does this slowly and without interruption. Ref. CIBT-3018-32BD-9		

Closing balance, month by month

Highest 209,975,626 s · lowest 176,854,466 s



September 3017 August 3018

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 3018-08