CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Oren Dunmore
Unit 279, Pallas Ring 10

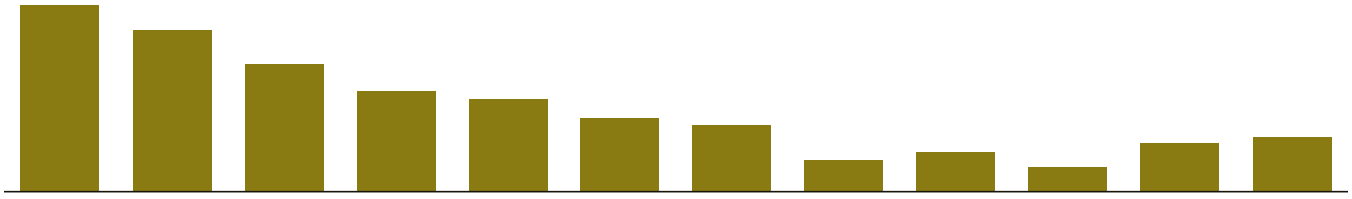
Account 8564-1663-9040
Period 1–30 June 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
163,507,025 s	**+2,021,479 s**	**-176,400 s**	**165,352,104 s**

Date	Description	Amount (s)	Balance (s)
01 Jun	Payroll credit: Phobos Drydock	+1,294,582	164,801,607
	Auditors' note: the Phobos Drydock wages for 3 periods were reconciled to the second against the employer's own hand-kept ledger. The auditors describe the ledger as slow, careful and oddly moving, and have no further query. Ref. CIBT-3020-008C-6		
04 Jun	ATM withdrawal: Delhi Sector	-172,800	164,628,807
	Phobos Drydock arranges for its staff's wages to be drawn at Delhi Sector on pay day, but your share goes out a day late, because your pay is credited when the firm finishes counting it. Ref. CIBT-3020-93E8-0		
18 Jun	Deposit: Hall E	+222,751	164,851,558
	You check your own deposits before you hand them over, and the figure is always the figure the Teller reaches. The Teller considers this a habit worth encouraging, and has never said so aloud, in case you took it as a suggestion to stop. Ref. CIBT-3020-1C3E-3		
28 Jun	Slippage fee (Delhi Sector, 4 transfers)	-3,600	164,847,958
	The standing transfer to 8564-6771-1789 crosses 4 times a month at 0.30 s a crossing, so the fee comes to the same sum every month. The Bank has stopped sending the figure in advance, since it has never once changed. Ref. CIBT-3020-4895-5		
30 Jun	Interest at 3.70% APY	+504,146	165,352,104
	Phobos Drydock asked its personnel office whether the interest on your savings could be counted as a staff benefit. The Bank replied that interest is earned by the account and not by the employer, and the firm has filed the answer under benefits anyway. Ref. CIBT-3020-12C6-7		

Closing balance, month by month

Highest 205,759,410 s · lowest 155,987,328 s



July 3019 June 3020

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 3020-06