CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 257, Pallas Ring 10

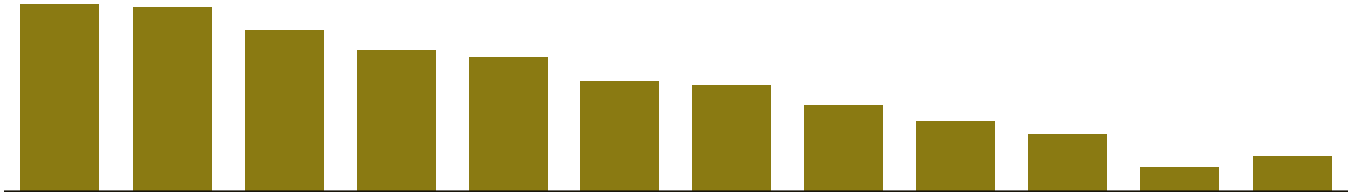
Account 8564-1663-9040
Period 1–31 May 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
127,279,296 s	**+4,408,339 s**	**-5,400 s**	**131,682,235 s**

Date	Description	Amount (s)	Balance (s)
10 May	Payroll credit: Phobos Drydock	+1,294,582	128,573,878
	You open the Phobos Drydock envelope at the counter, count the sum with one finger, and say nothing. The Teller says it is the most accurate count she has ever witnessed. Ref. CIBT-3022-8080-7		
10 May	Deposit: Hall E	+2,721,313	131,295,191
	The sum reached the window 29 days late, because the depositor had taken the long way round a flooded street and would not be hurried by a closed bridge. Interest does not run on the way round, only on the arrival. Ref. CIBT-3022-A8C2-7		
13 May	Slippage fee (New Orleans Sector, 9 transfers)	-5,400	131,289,791
	Slippage from New Orleans Sector is charged on the local clock, which runs at its own rate, so the 5,400 s on this statement is the local figure. The Teller has converted it to the Standard figure, and the conversion is shown in brackets. Ref. CIBT-3022-872B-6		
31 May	Interest at 3.70% APY	+392,444	131,682,235
	Your employer, Phobos Drydock, holds a balance for you under its staff scheme, and the interest on it is paid through Hall E. The scheme's arrangement fee has been waived this year. Ref. CIBT-3022-21B2-4		

Closing balance, month by month

Highest 196,754,792 s · lowest 127,279,296 s



June 3021 May 3022

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 3022-05