CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 377, Pallas Ring 10

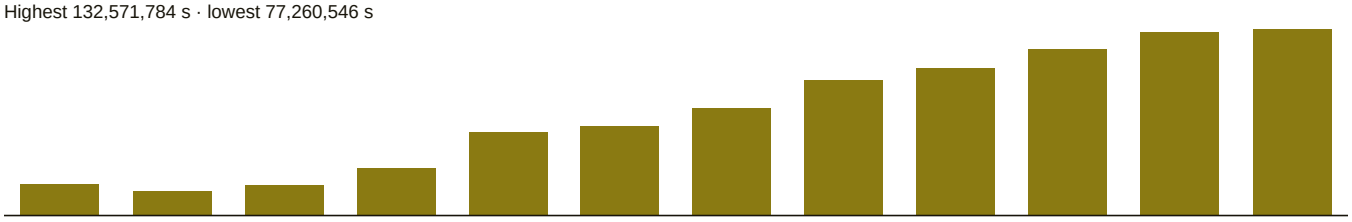
Account 8564-1663-9040
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
131,414,860 s	**+1,699,777 s**	**-542,853 s**	**132,571,784 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	ATM withdrawal: Kepler Ring	-259,200	131,155,660
	You take 3 Standard days from the Kepler Ring machine each Standard week and leave the change in the slot, where it is kept for you until the following week. The Teller has counted the change on eleven occasions and found it correct on each. Ref. CIBT-3028-A2B4-8		
03 Jan	Transfer to own account: Kepler Ring	-196,053	130,959,607
	Sundry credit: one hour left in the waiting room at Hall E, handed in to the Lost Property office and returned to your balance on the 3rd. The handling charge of 0.30 s was deducted, and the Office notes that you did not ask for the hour back in person. Ref. CIBT-3028-AB46-2		
05 Jan	Payroll credit: Phobos Drydock	+1,294,582	132,254,189
	An overpayment of 14 d 23:36:22 from Phobos Drydock was returned to its office without a fee, the Bank having decided that a sum sent in error is not one on which to take a percentage. Ref. CIBT-3028-3B88-4		
14 Jan	ATM withdrawal: Kepler Ring	-86,400	132,167,789
	Phobos Drydock collects its staff's cash-time from the Kepler Ring machine on pay day, in a line that has grown since 3025 to the length of the concourse. The machine has said its turn will come, and the line has believed it. Ref. CIBT-3028-8D93-7		
18 Jan	Slippage fee (Kepler Ring, 2 transfers)	-1,200	132,166,589
	The statement counted the crossing from Kepler Ring as a crossing to it. Both stations are printed on the same board, so the mistake is an easy one to make; the direction has been corrected and the fee is unchanged. Ref. CIBT-3028-8033-1		
31 Jan	Interest at 3.70% APY	+405,195	132,571,784
	Credits arrive once a month in whole seconds, but the depositor's share of the reserve is paid out in fives. The statement shows the nearest five, and the Bank has never been asked for the difference. Ref. CIBT-3028-F9F7-7		

Closing balance, month by month

Highest 132,571,784 s · lowest 77,260,546 s



February 3027 January 3028

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 3028-01