CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 74, Pallas Ring 10

Account 8564-2001-5708
Period 1–28 February 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
797,044 s	**+478,540 s**	**-79,479 s**	**1,196,105 s**

Date	Description	Amount (s)	Balance (s)
01 Feb	Payroll credit: Kepler Ring Hydroponics	+123,465	920,509
	A wage that falls exactly on the half second is rounded to the even second, as the Bank rounds everything it cannot otherwise decide. The wage from Kepler Ring Hydroponics fell on the half this time and was rounded down. Ref. CIBT-2987-9005-4		
07 Feb	Slippage fee (Phobos, 6 transfers)	-5,400	915,109
	Crossings from the Ceres relay are charged in sols, since the rock keeps no seconds of its own. The fee is converted at the posted rate and shown in seconds here. The Ceres operator has written to say the conversion is correct, which it does not often trouble to do. Ref. CIBT-2987-773E-8		
11 Feb	Transfer to joint account	-74,079	841,030
	The crossing charge on this transfer, 0.30 s, was not taken, since the joint mandate allows one crossing a month and Ines Umberfield used it on the 11th. Ref. CIBT-2987-BAAF-4		
12 Feb	Deposit: Hall E	+352,684	1,193,714
	A courier brought this from Kepler Ring Hydroponics's own safe, with a note that the sum was correct and that the courier had already been paid. The courier signed for it, and the signature is the only one on the file that nobody asked for. Ref. CIBT-2987-33CB-3		
28 Feb	Interest at 3.60% APY	+2,391	1,196,105
	You have asked the Teller to read the interest figure aloud at every visit since 2986. She reads it, you nod once, and the figure goes into your own book in your own hand. The nod is noted on the counter's copy of the statement and nowhere else. Ref. CIBT-2987-9876-0		

Closing balance, month by month

Highest 1,196,105 s · lowest 378,419 s



December 2986 February 2987

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 2001-5708 2987-02