CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 2, Pallas Ring 10

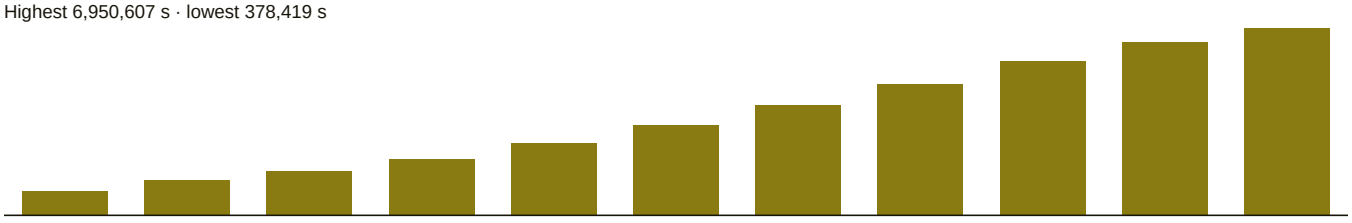
Account 8564-2001-5708
Period 1–31 October 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
6,399,247 s	+886,739 s	-335,379 s	6,950,607 s

Date	Description	Amount (s)	Balance (s)
01 Oct	Transfer to joint account	-74,079	6,325,168
	The transfer to 8564-2788-9303 is 30 Standard days late. The mandate needs both signatures before any money moves, and one of them was waiting for the other to finish reading it. Ref. CIBT-2987-2394-8		
06 Oct	Deposit: Hall E	+744,077	7,069,245
	A deposit from the Kepler Ring Hydroponics dispatch office arrives at the Hall E window on the last working day of each quarter. It has come in that way since 2986, always in the last lot of the afternoon, and the credit is posted before the window closes. Ref. CIBT-2987-7788-0		
17 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	7,192,710
	Auditors' sample: the Kepler Ring Hydroponics pay for 4 periods matches the remitter's advice to the second, with one exception. That credit posted a day early because the remitter's office kept a holiday the Bank had not been told about, and the holiday has since been written into the calendar. Ref. CIBT-2987-D30F-5		
17 Oct	ATM withdrawal: The Belt	-259,200	6,933,510
	The machine at The Belt is the one Kepler Ring Hydroponics uses to pay its staff, so four of your withdrawals fall on the same afternoon. The officer has marked them as one trip, and the sums have been kept separate. Ref. CIBT-2987-9CC8-5		
22 Oct	Slippage fee (The Belt, 7 transfers)	-2,100	6,931,410
	The fee on the 7 crossings is shown in full this month and not netted against the Reserve's credit, which is held for the next reconciliation and does not appear on this statement. Ref. CIBT-2987-1B92-0		
31 Oct	Interest at 3.60% APY	+19,197	6,950,607
	Interest was calculated on the Standard day and paid on the local day at The Belt, which runs 30 days longer in the warm season. Nobody has been asked to explain the extra days, and the Bank does not charge for them on the ground that they are already paid. Ref. CIBT-2987-11E9-2		

Closing balance, month by month

Highest 6,950,607 s · lowest 378,419 s



December 2986 October 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 2987-10