CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 250, Pallas Ring 10

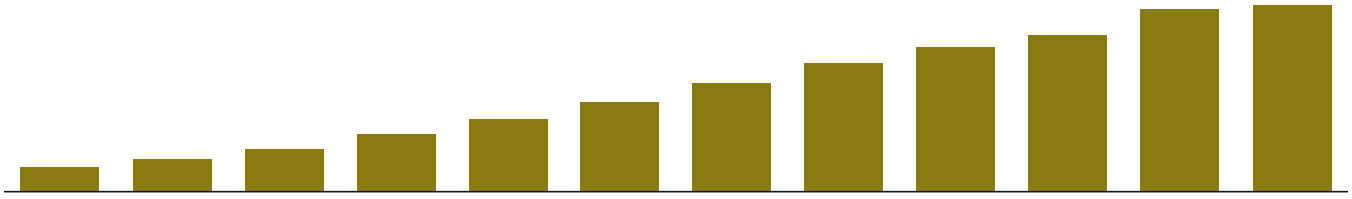
Account 8564-2001-5708
Period 1–31 December 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,139,474 s	**+277,811 s**	**-78,879 s**	**8,338,406 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Payroll credit: Kepler Ring Hydroponics	+123,465	8,262,939
	Pay for the last 31 Standard days was rounded to the nearest five seconds, the figure the employer's office has always used. The Bank's own rule would have rounded it down. The contract names the employer's rule, and the Bank has applied it. Ref. CIBT-2987-4F91-6		
10 Dec	Deposit: Hall E	+129,928	8,392,867
	The coins on this slip were checked by the auditors against the window's own tally and found one short. The coin turned up under the blotter, where it had rolled, and the two counts now agree. Ref. CIBT-2987-22D5-9		
11 Dec	Transfer to joint account	-74,079	8,318,788
	Interest on the joint savings account was posted late, because the local rate was set by a council that met in the second half of the month. The interest has been paid at the rate agreed, and the meeting has been noted in the file. Ref. CIBT-2987-65A2-0		
24 Dec	Slippage fee (Luna, 8 transfers)	-4,800	8,313,988
	The Bank rounds a crossing up when it leaves and down when it lands, so a transfer that goes and comes back is charged for a second it never used. The Bank does not consider this an error, and the second has not complained. Ref. CIBT-2987-23ED-6		
31 Dec	Interest at 3.60% APY	+24,418	8,338,406
	The interest for the 31st waited at the Luna relay while its operator finished a letter to his mother, which the relay regards as ordinary business and the Bank regards as the operator's own affair. The interest was released when the letter was sealed. Ref. CIBT-2987-BCD3-0		

Closing balance, month by month

Highest 8,338,406 s · lowest 797,044 s



January 2987 December 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 2987-12