CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 221, Pallas Ring 10

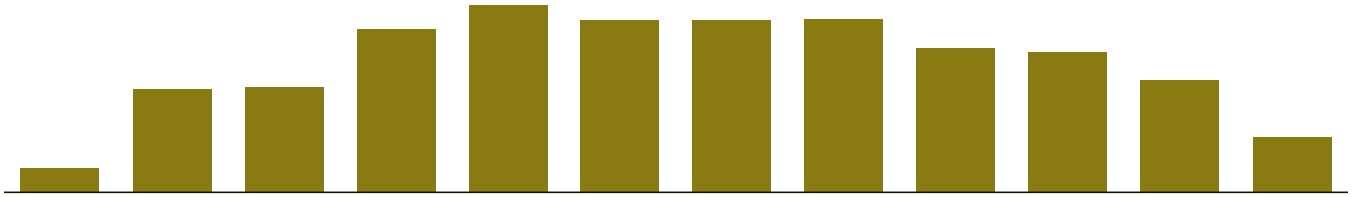
Account 8564-2001-5708
Period 1–31 May 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,179,751 s	**+163,004 s**	**-1,179,064 s**	**12,163,691 s**

Date	Description	Amount (s)	Balance (s)
06 May	Payroll credit: Kepler Ring Hydroponics	+123,465	13,303,216
	The Kepler Ring Hydroponics credit was held at Delhi Sector while the local exchange finished its own rounding, the exchange taking the whole day and the remitter the nearest five seconds. The two did not agree until 30 days had passed, and the credit was made on the morning they did. Ref. CIBT-2990-EF7E-5		
06 May	Slippage fee (Delhi Sector, 6 transfers)	-1,800	13,301,416
	Charged at 0.30 s per Standard day across the period in which your transfers crossed between branches whose clocks disagree. An officer has noted that 6 of these transfers were automatic and suggests consolidating them; doing so would have saved 300 seconds this month. Ref. CIBT-2990-5305-7		
12 May	Transfer to own account: Delhi Sector	-843,985	12,457,431
	The staff benevolent fund at Kepler Ring Hydroponics has paid a donation of 843,985 into this account, for the fund's officers to collect. You are named as the collecting officer. You were not consulted, and the Bank has noted that you have not yet collected it. Ref. CIBT-2990-062E-3		
16 May	Transfer to joint account	-74,079	12,383,352
	Each transfer to 8564-2788-9303 is made on the 16th, and each is followed within a week by a letter from Ines Umberfield thanking the officer for it. The officer has kept them all, in order. Ref. CIBT-2990-D134-2		
18 May	ATM withdrawal: Delhi Sector	-86,400	12,296,952
	Last month's statement printed this withdrawal twice, once with its fee and once without. The fee was the correct one, and the second line has been removed without any other change. Ref. CIBT-2990-9B76-4		
28 May	ATM withdrawal: Delhi Sector	-172,800	12,124,152
	A withdrawal that took a second attempt at Delhi Sector carries no fee. The Bank counts the attempts and not the customer's patience, and charges for neither. Ref. CIBT-2990-3223-4		
31 May	Interest at 3.60% APY	+39,539	12,163,691
	Interest was worked on the daily balance, not the monthly one, which favours the depositor in any month with a large deposit early in it. This month had one, on the 31st, and the statement shows it earning from that day and no other. Ref. CIBT-2990-B103-6		

Closing balance, month by month

Highest 14,505,113 s · lowest 11,612,955 s



June 2989 May 2990

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 2990-05