CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 81, Pallas Ring 10

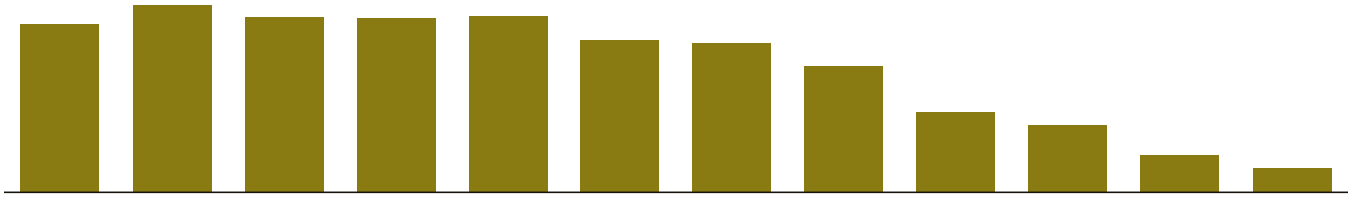
Account 8564-2001-5708
Period 1–31 August 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,210,689 s	**+235,651 s**	**-507,879 s**	**10,938,461 s**

Date	Description	Amount (s)	Balance (s)
04 Aug	Payroll credit: Kepler Ring Hydroponics	+123,465	11,334,154
	You ask the officer to read the deduction line of the pay slip aloud at the counter, and then to read it again, and then to write the figure in the margin. The officer does so every month, to the second, and says the figure each time as though it were the first. Ref. CIBT-2990-1BCD-2		
06 Aug	Deposit: Hall E	+78,554	11,412,708
	Auditors' note: the sum on this slip was written down before the envelope was opened, from the depositor's own tally, which was correct. The auditors have asked that the order of those two events be recorded, and it now is. Ref. CIBT-2990-18EB-2		
08 Aug	ATM withdrawal: Titan	-172,800	11,239,908
	The withdrawal was made at Titan, which is on the far side of a day from the Hall E counter. It was posted on the evening of the day before, and the Bank has made the adjustment. You need not make one yourself. Ref. CIBT-2990-F9D5-0		
12 Aug	Transfer to joint account	-74,079	11,165,829
	The monthly transfer was delayed 29 days because one holder's surname had been changed, and the Bank needed a witness to confirm that it was the same person. The witness confirmed it on the 12th, and the holder's name was found to be unchanged in every way that counts. Ref. CIBT-2990-3143-5		
25 Aug	Slippage fee (Titan, 2 transfers)	-1,800	11,164,029
	The Bank rounds to the whole second while the holder is watching and to the whole minute once the holder has turned away. You turned away at the Hall E window before the fee was read out, so the figure is rounded to the minute, which comes to 2,400 seconds less than it would otherwise have been. Ref. CIBT-2990-DD74-5		
30 Aug	ATM withdrawal: Titan	-259,200	10,904,829
	Your pay from Kepler Ring Hydroponics posted after the withdrawal, so the account showed a short balance for 27 minutes. No overdraft fee was charged, since the salary had been sent in good time and the relay was simply slow to agree. Ref. CIBT-2990-FD6C-1		
31 Aug	Interest at 3.60% APY	+33,632	10,938,461
	The 31st payment arrived 31 days late from the paying branch, which had waited for its own confirmation from the Head Office. The interest on 33,632 was paid from the day it was due, and no one has been asked to explain the wait. Ref. CIBT-2990-A944-8		

Closing balance, month by month

Highest 14,505,113 s · lowest 10,938,461 s



September 2989 August 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  2990-08`