CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 98, Pallas Ring 10

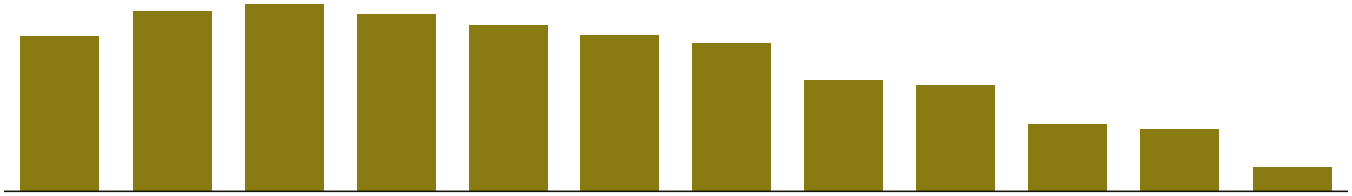
Account 8564-2001-5708
Period 1–31 July 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,638,685 s	**+176,381 s**	**-1,270,148 s**	**16,544,918 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Transfer to joint account	-74,079	17,564,606
	On Delhi Sector a joint account is opened before a witness from the local council, who confirms that both holders are present and awake. The witness has signed for every joint account at that place since 2991. Ref. CIBT-2996-417D-2		
08 Jul	Payroll credit: Kepler Ring Hydroponics	+123,465	17,688,071
	Salary from Kepler Ring Hydroponics, received in days. The transfer was held back because the employer's office had run a half day, and was released on the next working day with no interest owing on the delay. Ref. CIBT-2996-8460-8		
10 Jul	ATM withdrawal: Delhi Sector	-86,400	17,601,671
	You were the only person at the Delhi Sector machine on the 10th, and the Teller says you looked as though you had been expecting someone else. The Bank has no record of who, and the Teller has not asked. Ref. CIBT-2996-D6E2-9		
12 Jul	Slippage fee (Delhi Sector, 4 transfers)	-2,400	17,599,271
	Kepler Ring Hydroponics sends its payroll through Delhi Sector in a single burst at the start of the month, so your 4 crossings of its pay were charged as one, and the fee on them appears as a single line. The fee of 2,400 s is the price of being paid all at once. Ref. CIBT-2996-D215-8		
29 Jul	Transfer to own account: Delhi Sector	-1,107,269	16,492,002
	A handling fee of 0.30 s was levied on an envelope that had come back to the branch empty. The envelope has now been charged twice and has not once complained, which the officer finds reassuring. Ref. CIBT-2996-EE77-6		
31 Jul	Interest at 3.60% APY	+52,916	16,544,918
	Interest on the Europa side is posted by the under-ice office, which reads its figures by a lamp in the tunnel and sends them up in a sealed tube. The tube is always a little late, and the interest is always a little bigger for the wait. Ref. CIBT-2996-B563-2		

Closing balance, month by month

Highest 21,238,524 s · lowest 16,544,918 s



August 2995 July 2996

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 2996-07