CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 196, Pallas Ring 10

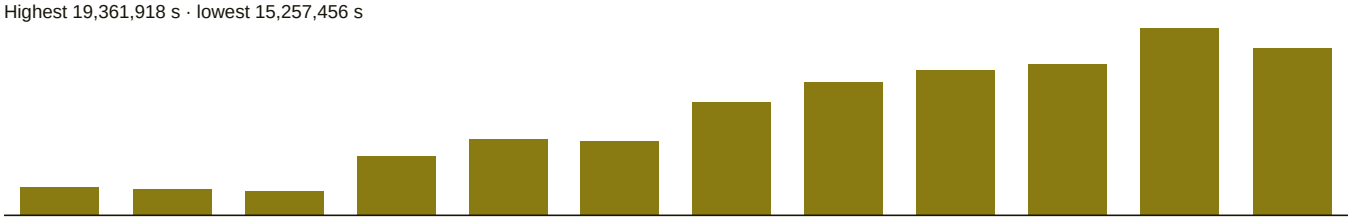
Account 8564-2001-5708
Period 1–31 October 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
19,361,918 s	**+181,550 s**	**-681,921 s**	**18,861,547 s**

Date	Description	Amount (s)	Balance (s)
14 Oct	Transfer to own account: Singapore Sector	-431,442	18,930,476
	A sundry of 41 seconds has been raised against an account with no holder's name, as a service to whoever holds the number. The fraud department has asked that the service be described, and the Bank has described it as a sundry, which it is not. Ref. CIBT-2997-8790-5		
17 Oct	ATM withdrawal: Singapore Sector	-172,800	18,757,676
	Your withdrawal was rounded down to the last full day at the machine. The remainder was entered as a credit in the machine's name, which is the machine's only account, and has been moved to yours. Ref. CIBT-2997-D145-1		
23 Oct	Slippage fee (Singapore Sector, 4 transfers)	-3,600	18,754,076
	Your transfer to the Positive Contact desk at Singapore Sector crossed on the desk's own seconds, which run longer than ours by a margin the desk prefers not to name. The fee of 3,600 s is the Bank's; the margin is the desk's; the statement keeps the two apart as a courtesy to both. Ref. CIBT-2997-A3D5-6		
26 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	18,877,541
	Monthly wages from Kepler Ring Hydroponics, paid by standing instruction on the same day since 2995. The instruction was renewed on the anniversary of your contract and has not been looked at since, which the Bank regards as the best kind of renewal. Ref. CIBT-2997-6E3D-1		
29 Oct	Transfer to joint account	-74,079	18,803,462
	A note from Ines Umberfield, reading "as agreed," came with the joint transfer of 74,079 posted to 8564-2788-9303 on the 29th. The note was not in the mandate, and the Bank has filed it with the mandate, which is where, on balance, it belongs. Ref. CIBT-2997-F2AC-1		
31 Oct	Interest at 3.60% APY	+58,085	18,861,547
	The interest for the 31st was calculated on the balance before the deposit went in, not after. The deposit was on time; the interest was short by 3 seconds, which has been paid in full on this line. Ref. CIBT-2997-20C9-1		

Closing balance, month by month

Highest 19,361,918 s · lowest 15,257,456 s



November 2996 October 2997

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 2997-10