CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 100, Pallas Ring 10

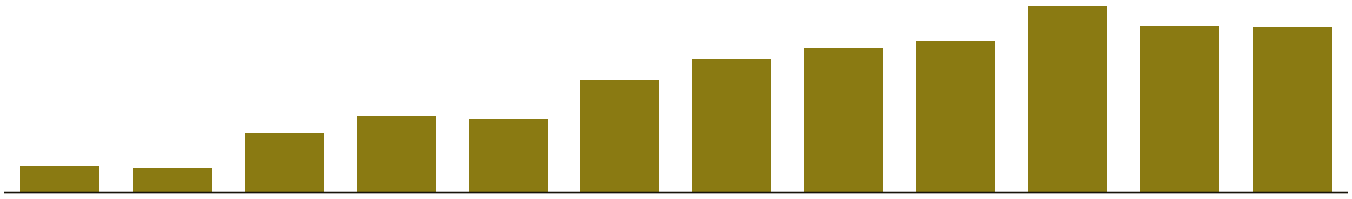
Account 8564-2001-5708
Period 1–30 November 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,861,547 s	**+215,079 s**	**-251,679 s**	**18,824,947 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Deposit: Hall E	+35,030	18,896,577
	A regular transfer from 8564-2001-5708 into this account has been made on the 3rd of every month since 2996. You arranged it in person. The officer who set it up has since retired and left the instruction in a drawer. Ref. CIBT-2997-558A-6		
04 Nov	Transfer to joint account	-74,079	18,822,498
	The statement reached you 28 days after its date because the post that carried it waited for a second holder to sign for its arrival. Both did, in the end, and it was opened by the one who was not in a hurry. Ref. CIBT-2997-814E-5		
05 Nov	ATM withdrawal: Luna	-172,800	18,649,698
	The withdrawal of 2 Standard days on the 5th was shown at Luna in the wrong unit. The machine paid out in days, as it should, and the line has been reworded to say so. No money moved that did not move before. Ref. CIBT-2997-6066-9		
08 Nov	Payroll credit: Kepler Ring Hydroponics	+123,465	18,773,163
	The Kepler Ring Hydroponics credit arrived without a covering note, the first this year to do so. The payroll office has asked that its silence be filed as an apology, and the Bank has filed it that way. Ref. CIBT-2997-DB85-2		
09 Nov	Slippage fee (Luna, 8 transfers)	-4,800	18,768,363
	Kepler Ring Hydroponics's own relay runs thirty seconds behind the Head Office's, and Kepler Ring Hydroponics has asked that the Bank pass its share on to the holder. The Bank has declined on the grounds that no holder has ever asked to be thirty seconds behind anyone. Ref. CIBT-2997-6317-8		
30 Nov	Interest at 3.60% APY	+56,584	18,824,947
	The interest was posted 28 days after the period closed, because the Luna relay was checking a leap it had been told about in writing and had decided to verify for itself. The check was completed on the 30th, and the posting was made in full. Ref. CIBT-2997-B665-6		

Closing balance, month by month

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



December 2996 November 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 2997-11