CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 256, Pallas Ring 10

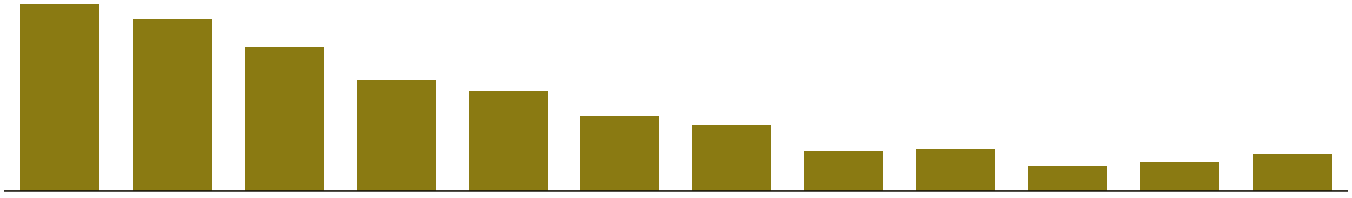
Account 8564-2001-5708
Period 1–31 January 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,721,292 s	**+439,215 s**	**-165,879 s**	**12,994,628 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: Kepler Ring Hydroponics	+123,465	12,844,757
	The notice fee that would have followed the Kepler Ring Hydroponics credit has been waived in full. The credit arrived without notice, and there was nothing to be noticed but the money. Ref. CIBT-2999-15B1-8		
08 Jan	Deposit: Hall E	+277,587	13,122,344
	The sum of 277,587 was rounded down, not up, because the slip was written in pencil and the counter rounds pencil down. The officer says this is a rule of thumb and not a rule. Ref. CIBT-2999-7FC0-1		
10 Jan	Transfer to joint account	-74,079	13,048,265
	The transfer was held while the holders decided which of them should be copied on the letter about the delay. They decided on the 10th, and the transfer followed the same afternoon. Ref. CIBT-2999-A8F9-9		
17 Jan	ATM withdrawal: L4 Habitat	-86,400	12,961,865
	The Teller notes that the cash came out of L4 Habitat in the order you asked for it, which she has seen only once before, in 2997, and only from you. Ref. CIBT-2999-88F7-8		
25 Jan	Slippage fee (L4 Habitat, 9 transfers)	-5,400	12,956,465
	Transfers you make at first light cost less than those made at noon, a fact you learned from the posted rates in 2998 and have acted on since. The officer says the lesson was well learned and mentions it at each quarter's close. Ref. CIBT-2999-EA42-7		
31 Jan	Interest at 3.60% APY	+38,163	12,994,628
	Kepler Ring Hydroponics pays its contribution plan into this account on the 31st of each month, and has asked that the sum be shown in full, so its own accountants can see it grow. The line is shown in full, and the plan has not yet sent a second request. Ref. CIBT-2999-CF1E-6		

Closing balance, month by month

Highest 18,106,825 s · lowest 12,585,941 s



February 2998 January 2999

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 2999-01